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FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

STOCK BROKER DICK.

By A SELF MADE MAN.



The villain made a rush for the gagged boy, to get the box away from him. But Dick was too quick for him. He hurled the box through the window-glass just as Ben and the book-keeper came rushing in.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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STOCK BROKER DICK

OR,

The Boy Who Broke the Wall Street Market

By A SELF-MADE MAN

CHAPTER I.

IN THE HOSPITAL.

"Will my leg be as good as ever, doctor?" asked Dick Wilbur, as he lay on a hospital cot and watched the house physician remove the plaster-of-paris mold in which his left limb had been encased for some time.

"Yes; the break, fortunately for you, was what we call a simple one. Just a plain broken leg. You'll be able to get around all right in a few days," replied the doctor.

"But I'm a broker's messenger, and accustomed to rapid locomotion," said Dick, doubtfully.

"That's all right. At the end of a week or two you'll never know that your leg was broken. You had a lucky escape. It's a wonder that your neck wasn't broken as well as your leg, not to mention other injuries that such a collision was likely to produce."

"If my neck had been broken that would have settled me, I guess."

"It certainly would, young man. Instead of being on the road to recovery, as you are at this moment, you would be under the daisies."

"At any rate, I'm under great obligations to you and the nurses for excellent treatment and care," said Dick, cheerfully. "I've heard so many people talk shy of hospitals that I was afraid I'd see my finish here; instead of which——"

"We've repaired you in good shape," laughed the doctor.

"You couldn't have treated me better. I shall always remember you and this hospital with gratitude."

"And we shall remember you as a patient who gave us very little bother even during the acute stage of your trouble. There, your leg looks better even than I supposed. We shall have to part with you pretty soon."

"I can't say that I shall be sorry to get back to my old

stamping-grounds in Wall Street. My boss has been so good to me since I met with this accident, sending me my pay regularly, that I feel I am taking almost an unfair advantage of him by being bunged up against my will."

"I had a message over the wire from him just before I came to the ward and he was much pleased to learn you were doing so well. He speaks very highly of you. Thinks you are the best messenger in two shoes."

"Did he say that?" asked Dick, with a gratified smile.

"He did, and other things equally complimentary, which I haven't time to repeat. Now lie quiet and don't move your injured limb any more than you can help. I'll see you again on my round this evening."

Thus speaking, the house surgeon moved on to the next patient in the ward, which had a dozen beds, most of them occupied by patients who were not as well off, physically, as Dick Wilbur.

The nurse came up with a letter and a bunch of flowers in her hand.

"Here is something for you," she said, handing him the flowers first.

"Thanks, nurse; I know who sent them—Bessie Taylor, our office stenographer," he said, smelling the small bouquet.

"You and Miss Bessie appear to be on excellent terms," smiled the nurse.

"Nothing surer, nurse. We're pals, in a way."

"How interesting! Here's a letter for you. Shall I open it for you?"

"If you please."

The nurse slit the envelope with her penknife and handed it to Dick.

It bore the imprint of a big New York bank.

"This is evidently from the gentleman whose automobile nearly finished me," said Dick. "I daresay he's anxious to learn how I'm getting on, though he could easily

have found out over the telephone. I heard that he deeply regretted the accident, and laid the blame on his chauffeur. He was in the vehicle at the time I was hit, and he carried me to the hospital."

"He tried to hire a private room for you, but every one was engaged," said the nurse. "Then he left word that no expense be spared to fix you up."

"Well, I've been treated finer than silk since I've been here," said Dick, as he opened the letter and took out the enclosure.

From it dropped a check made out to Richard Wulbur's order for \$5,000, and signed by the banker whose auto had almost put the boy out of business.

"Five thousand dollars!" exclaimed Dick, looking at it in some wonder. "Why, that is a little fortune. And the doctor says my leg will be as good as ever."

"I congratulate you," said the nurse. "Five thousand dollars is a very comfortable sum to be presented with. It ought to bring you in \$200 a year interest, at least."

"That is half my present wages. Then I have about \$700 I've made out of the stock market during the last year. Altogether, I'm pretty well fixed now."

"You are a lucky boy. Lucky to escape with your life after having been thrown twenty feet by the auto, and now fortunate in getting a large sum without having to sue for damages."

Dick smiled and then read the letter which accompanied the check.

In it the banker again expressed his regrets that Dick had been injured by his auto, and said he was delighted to learn that he was progressing so favorably, and would soon be out of the hospital.

He begged the boy's acceptance of the check as a reparation for the suffering he had undergone, and the inconvenience he had been put to by being obliged to lie in the hospital for so many days.

In closing, he invited Dick to call on him at the bank when he had been discharged, cured.

The patient handed the envelope with its enclosures to the nurse to put in the pocket of his jacket, and then closed his eyes to think over the astonishing fact that he was worth nearly \$6,000.

Dick worked for Broker King, of No. — Wall Street, and had been in that gentleman's employ for a matter of three years.

He was an orphan, without a relative, as far as he knew, in the world.

He had been born and brought up in a small provincial city up the State, and when his mother died and left him to hoe his own road, he came to New York City to make a start in life.

He had been lucky from the beginning, for inside of a week he was hired on trial by Mr. King, and made good right off the reel.

He boarded uptown on a side street, off Broadway, and had made himself quite popular with the landlady and other boarders, all of whom sympathized with his misfortune when he was hit one evening by the banker's auto as he was returning from a theater.

Dick was ambitious to make his way ahead in the world, and with the view of accumulating some capital, he had

ventured into the uncertain vortex of speculation as a side issue, although this was contrary to the unwritten rule of Wall Street.

He had to work his small deals on the quiet, but they furnished him with a certain element of excitement which he relished.

He was more or less successful with his deals, either through luck, or good judgment, or both, and was encouraged to keep on.

In this way the \$50 he began with had expanded into nearly \$700 up to the present time.

He took a good deal of satisfaction in watching his little pile grow, and hoped soon to be worth \$1,000.

Then came the accident and this temporary set-back in his field of usefulness had now turned him in the lump sum of \$5,000.

It was a lot of money, but it is a question if its possession gave him as much satisfaction as would half that sum if he had made it out of the market.

However, he was glad to get it, for money counts for a whole lot in this world.

He fell asleep while thinking what he should do with it, and he didn't wake up till the nurse brought him his evening meal.

Then he remained awake till the doctor came around again and made another inspection of his game leg.

Some days passed and then he was allowed to get up.

This was a red-letter day in his hospital calendar, for he was tired of staying in his cot.

Later he was provided with a pair of crutches and allowed to get downstairs into the sunshine and fresh air of the garden, where he found himself in company with a dozen or more convalescents.

At length he was able to get around without a crutch, and that indicated he was on the last lap of his hospital experience.

"It won't be many days now before I'll be back at the office," he mused one afternoon as he sat in a chair on the veranda. "Well, I'll be glad to get into harness again. I suppose I'll have to go slow at first, for I can't afford to get gay with my leg. Whatever advice the doctor gives me I'll follow, and then I'll come out all right."

The hum of city life was all around the hospital, though it was subdued to a considerable extent.

Dick listened to the rattle of the wagons that went by outside, and watched the people at the windows in the upper floors of the nearby houses.

A paper boy, who enjoyed the hospital trade, made his appearance with his bundle of afternoon editions.

Dick had got acquainted with him, and the boy often stopped to talk with him.

The lad knew that Dick worked in Wall Street, and on this occasion he went up to the young messenger first.

"There's something in the papers this afternoon that will interest you," he said.

"What is it?" asked Dick.

"A panic on the Stock Exchange."

"Is that so? Some stock that was in the public eye went on the toboggan, I suppose."

"Everything collapsed, the paper says."

"Well, hand over my paper and I will read about it," said Dick.

The boy handed him a copy of the paper he always bought and went on his rounds.

Dick opened up the journal and, sure enough, the big scare heading met his eye: "Panic in the Wall Street Stock Market."

Then followed: "Southern Railway, the surprise of the week, which yesterday reached high-water mark in its history, smashed by a bear raid."

After that: "Thousands of small operators caught by the slump."

Then: "A number of brokerage houses are said to be heavily involved, and several are expected to go to the wall."

The last display line read: "Great excitement in the financial district."

Under that came the story of the bull disaster, as gathered by the financial reports, and Dick was soon deep in it.

It was the old tale of the unexpected in Wall Street—unexpected by the outsiders, mostly, who, deluded by the big boom in Southern Railway, which had carried up the whole market with it, had held on for still higher prices, and were made the playthings of a powerful bear movement which proved resistless at the critical stage of the game.

At length Dick came to the names of the brokers who had been caught in the shuffle, and among the rest he was somewhat startled to see the name of his boss.

This is what he read:

"Broker George King was one of the supporters of Southern Railway, and stood to win thousands of dollars on the boom. Its sudden collapse has undoubtedly hit him hard, and doubts are expressed by his friends whether he will be able to pull through. If he goes to the wall his failure will seriously embarrass a large number of customers who make his office their headquarters. He will give out no statement until he ascertains just how he stands."

Things looked bad for his employer, and Dick felt sorry for him.

If he couldn't meet his engagements, an assignment would follow and the business might have to be wound up, in which case all hands would be out of their jobs, and Dick, among the rest, would have to look for a new boss.

Under the threatening circumstances, that \$5,000 check began to look mighty big, and Dick took it out of his pocket and looked at it.

It was certified, which showed that the bank was responsible for its payment whenever presented, but as the banker was reputed to be a millionaire several times over, Dick didn't see that that fact made a whole lot of difference in the value of the check.

Still, a certified check is always better than one not thus guaranteed, for it is considered as good as the cash.

"Well," he said, "if the office goes up I'll have this to fall back on, with my other funds, so I guess I won't suffer."

CHAPTER II.

OUT OF THE HOSPITAL.

Next morning's papers devoted considerable space to the panic in Wall Street of the day before, which had finally been checked by powerful monetary interests, but it had left a trail of ruin behind, like a Western blizzard after a brief sweep of the landscape.

The general public had suffered, as a matter of course, but not alone this time.

The lure of Southern Railway had drawn many brokers into the vortex.

Some were singed, others badly nipped, and several went to the wall.

Among the latter the name of George King was mentioned.

He had notified the Stock Exchange that he was unable to meet his engagements, and the members of the Exchange, in his case, were authorized to close out all contracts either under the rule or at private sale.

Dick read all this in the paper, and he judged that the game was up at the office.

"It's tough on Mr. King," he told the surgeon, later on. "He's as fine a man as stands in two shoes in Wall Street, but the Fates there have no respect for one man more than another if he takes chances on the market. He has done business in Wall Street for twenty years, and managed to keep right side up till now. I have heard of brokers who got it in the neck after a forty-year experience. The temptation to go beyond your depth always exists when you think you see a sure thing in sight. Nothing is absolutely sure in the financial district, though a gilt-edge tip is as safe as you can expect to take chances on."

Although Broker King was a ruined man he did not forget to telephone the hospital to ask after Dick.

The boy was so touched by this evidence of his friendship that he got permission to ring his office up, and when he got in touch with his boss he said:

"Are things as bad with you as the newspapers say?"

"Yes, Dick, and worse."

"I'm dead sorry, sir. It's too bad. Will five thousand dollars be of any use to you? I got a check for that amount from Banker Jordan, whose machine sent me here, and you can have the use of it as long as you want."

There was a momentary pause, then the broker replied, with some emotion:

"Thank you, Dick, it is kind and generous of you to offer me that money, but I can't accept it. It would be but the merest drop in the bucket, and would be of no real service in staving off the inevitable. I'll have to wind up on the best terms I can make with my creditors. As for you, I'll see that you get another position when the business finally is settled."

"I am very grateful to you for the interest you take in me, and shall never forget it," replied Dick, who then rang off.

A few days afterward Dick took his leave of the hospital.

He walked with a slight limp, but the doctor told him that would soon wear off.

He rode down to Wall Street and received an enthusiastic reception from the cashier and clerks, not forgetting Bessie Taylor, the stenographer, when he walked into the office.

"You're looking fine," said the cashier. "No one would think you had just stepped out of a hospital, after having been laid up there for weeks."

"I'm feeling as good as I ever have. Got a slight limp, but the surgeon told me that wouldn't last long. I'll report for work in the morning, if you say so," replied the boy.

"See Mr. King. He isn't in just now, but he is liable to get back at any moment. I suppose you know that a receiver is in charge of the business?"

"Yes, I've heard so. Too bad, isn't it?"

"It certainly is, but such things will happen in Wall Street when least expected."

Dick went over to the stenographer's table.

"I want to thank you for the flowers you sent me so often, Bessie," he said. "It was very kind of you to remember me, and I appreciate it."

"I couldn't do less for you, Dick," the girl answered, with a slight blush. "You have done many favors for me that I have appreciated."

He talked with her a little while about his experience in the hospital, and how well he was treated there.

Then Mr. King came in and Dick followed him into his room.

"Glad to see you on your pins again, Dick," said the broker, shaking him warmly by the hand. "When do you want to return to work?"

"I'll be ready to jump in to-morrow morning if you want me to," said Dick.

"You need not be in such a rush. I have a boy on the job, temporarily. Make it Monday morning."

"All right, sir. I'll be on hand at the usual time next Monday."

"So Banker Jordan presented you with \$5,000?"

"Yes, sir."

"He couldn't do much less, under the circumstances, for his chauffeur was clearly to blame. It seems wonderful that you escaped with only a broken leg. You were thrown through the air like a projectile, the papers said. The people who picked you up unconscious thought you had been killed, and Mr. Jordan was under that impression, too, at first."

"It's better to be born lucky than rich," laughed Dick.

"That's right, for you have the chance to grow rich with \$5,000 as a starter."

After some further conversation Dick was about to take his departure when the receiver came in, and the broker introduced them.

"He'll take up his work again on Monday morning," said Mr. King.

"All right," replied the receiver, who had heard fine things about Dick.

The young messenger then took his leave and walked out on the street.

He thought he ought to call on Mr. Jordan and thank him for the check.

Accordingly, he walked to the bank and asked for the president.

"Name and business, please," said an attache.

"My name is Richard Wilbur. That will be enough," replied Dick.

The man took his name into the president's room.

In a moment or two he came back and told Dick to go in.

"Glad to see you, young man," said Mr. Jordan, shaking hands with him. "You appear to be all right again. Take a seat."

"Yes, sir, I'm pretty nearly as good as ever. I called to thank you for that check which you sent me at the hospital."

"You're welcome. It was the right thing for me to present you with a suitable reparation for the injury my machine caused you."

Dick did not stay long, and when he got up to leave, Mr. Jordan told him that if he wanted a favor at any time to drop in and tell him and that he would do whatever he could for him.

On leaving the bank, Dick walked down Broad street in the sunshine.

At the corner of Exchange Place he met his friend, Ben Rand, who was a messenger for a Curb broker.

"Hello, Dick!" he exclaimed. "Glad to see you around again. When did you get out of the hospital?"

"A couple of hours ago."

"Is your leg all right again?"

"Pretty nearly. I limp a little, but nothing to speak of."

"You were lucky to get off so easily. I don't see how you escaped with your life."

"Some people have more lives than one, like cats," laughed Dick.

"You must be one of them. I wouldn't go up against what you did for a gold mine—no, not for all the gold in Nevada."

"I didn't get in the way of that auto on purpose."

"I don't imagine you did. You'll bring a suit against the banker, won't you?"

"No."

"Why not?" asked Ben, in surprise. "You're entitled to damages. Any jury would give you a verdict."

"How much do you think I'd get?"

"Ten thousand dollars."

"And how long would I have to wait before the case was ultimately decided without a compromise?"

"Some time, if the banker carried the case as far as he could."

"That's what I thought. A large number of these suits against the railroad companies, when the litigant secures a verdict in the trial court, run two or three years before the defendants, if they fail to get a new trial, settle up."

"What's the difference? You can afford to wait. You won't need the money anyway before you're three years older."

"Well, I won't have to sue, nor wait; I've settled with the banker."

"Is that so? How much did you get?"

"I would prefer not to tell, but it wasn't as much as ten thousand dollars."

"I wouldn't have compromised for a cent less than that."

Why, it was just luck that saved you from being killed, or disabled for life."

"I suppose I would have got more had I been permanently disabled. Mr. Jordan probably would have given me an income to live on. But as I've not suffered materially, I consider what he gave me was perfectly fair."

"Well, you know your own business, but I think most people in your shoes would have sued for \$50,000, and run the chances of the jury assessing the damages at ten or fifteen thousand," said Ben.

"I'm satisfied."

"All right, you're the doctor. By the way, your office has gone into the hands of a receiver. More hard luck for you. You'll have to hunt another job soon."

"I'm not worrying about that. I'm more sorry for Mr. King than for myself."

"He got soaked badly in that panic."

"There were others, too."

"That's right, not to mention the lambs. They get it in their pocketbooks so often that it's a wonder they wouldn't stay away for good and save their ducats."

"They never will as long as they have the money to put up on margin. They're not the only chumps in that line. Look at the people who have salted their coin on the races since racing became a popular institution; and look at the people who are bucking the tiger in the gambling houses nearly every night in the week. There is a fascination about games of chance that is hard to resist, and a whole lot of people don't want to resist it. They consider that the excitement and anticipation of winning is worth what they pay for it when luck goes against them, as generally it does."

"I suppose so. But I must get on. I'll see you again," and Ben went on.

Dick met several of his acquaintances that afternoon, all of whom stopped to talk with him.

At four he went down to the Battery and sat there till five, when he took a Sixth avenue elevated train uptown.

His landlady was delighted to see him back, and told him that everybody sympathized with his misfortune.

"How much do I owe you for keeping my room for me?" he asked.

"Well, I suppose I ought to charge you something, as I kept it locked up so that your things would be safe," she replied. "We'll call it \$5 altogether."

That was satisfactory to Dick and he paid her and went upstairs.

CHAPTER III.

DICK PROTECTS BESSIE.

Dick was received with acclamation when he appeared at the dinner-table that evening, and he bowed his acknowledgements.

He said that he felt tip-top, and that his leg was nearly all right.

Every one congratulated him on pulling out so well, and then the conversation turned on other topics.

There were several new boarders to whom Dick was introduced.

They were vaudeville performers, engaged at a Forty-second street theater.

In fact, nearly half of Mrs. Brown's boarders were professional people.

They were always changing, coming and going, so that Dick was never surprised to find faces missing at the table and new ones in their places.

He and a downtown salesman and his wife were about the only steady people.

"Your boss failed, didn't he?" asked the salesman, whose name was Mudgett, about the time dessert was being served around.

"Yes. He was caught in the slump of Southern Railway," replied Dick.

"The office is going on, isn't it?"

"Yes. It's in the hands of a receiver."

"Winding up?"

Dick nodded.

"You'll be out of a position, then, eh?"

"Mr. King will be able to place me when the time comes."

"Oh, then, you needn't worry."

"No, sir."

"You're going to sue that banker whose machine put you in the hospital, I suppose? You ought to get five or ten thousand out of him. The paper said he was a millionaire. He ought to settle with you, without a doubt."

Dick made no reply, and the salesman did not continue the subject.

In a few minutes the young messenger went up to his room.

Next morning he got downtown about ten.

Having nothing on his hands he went into the little bank where he put through his deals and, taking a seat, watched the early quotations as they were chalked up on the black-board.

The market was generally bullish, and lots of people were buying.

Dick grew interested in M. & O. after awhile, for it was climbing steadily.

Finally he decided to take a chance at it.

He went to Mr. Jordan's bank and cashed his check.

Then he locked up \$4,000 of it in his safe-deposit box which held his \$700, and taking \$1,000 back to the bank, put it up as margin on 100 shares at 90.

When he went to lunch at one, the stock had gone a point higher.

He spent the rest of the afternoon in the little bank watching M. & O., which finally closed at 93.

Next day Dick was on the job again.

When M. & O. was up to 96 and a fraction, he concluded not to take any more chances on it and sold, clearing \$600 profit.

Apparently his judgment was good, for soon afterward the market began to sag and prices went down all around.

"Well, I've added a year and a half's wages to my resources," he said, in a tone of satisfaction. "And it only took me a couple of days to do it. Seems to me, with the capital I have I can do much better than run errands for

a brokerage house. If I could watch my deals all the time I could afford to take a longer chance. Eight dollars a week looks mighty small potatoes to me now. If it wasn't that I feel under obligation to Mr. King for his kindness while I was in the hospital, I don't think I'd go back to the office. It's a whole lot more satisfactory to be one's own boss when there's money in it. I'm worth over \$6,000, and that's enough to start me off on my own hook when the office has been wound up, which it probably will be in a short time."

The next day was Saturday, and as Dick had been told to come in at noon and collect his wages, the same as if he had been working right along, he did so.

The boy who had temporarily filled his shoes had been provided with another job through Mr. King's influence, so he was not lamenting the fact of Dick's return to harness.

"We'll see you on Monday morning," said the cashier, when he handed Dick his envelope.

"You surely will, if nothing happens to me in the meanwhile," replied the boy.

"Well, we'll all be glad to see you around again."

"Thanks," replied Dick, who went over to talk with Bessie Taylor.

In a short time the office work was closed down, and then Dick escorted the fair stenographer as far as the Hanover Square station of the elevated road.

Dick's limp had quite disappeared by Monday morning, and he felt that he could cover ground nearly as fast as he had ever done.

Nevertheless, he deemed it wise to keep the brakes on a little, so as not to overdo matters at the start.

On the floor above Mr. King's office there was an elderly, dudish tenant who was senior partner of the brokerage firm of Fox & Day.

He was all of sixty-five years of age, but he dressed like a man of half that age, and was the laughing stock of the Street.

Dick often said that he had a screw loose somewhere in his head.

This old chap made it a practice to make eyes at all the girls in the building he met when he came in and went out.

Many of the stenographers complained about him to their employers, declaring he was a perfect nuisance, but as Fox was a member of the Exchange, and the firm carried on a considerable business, none of the girls' bosses felt like saying anything to him about his odd and somewhat objectionable behavior.

Among the others, Bessie Taylor came in for her share of annoyance from the amorously inclined old broker.

She had told Dick about it, and several times he was on the point of calling Fox down for it, but when it came to the sticking-point he shied at the responsibility, since after all the broker hadn't actually insulted Bessie, and he wasn't sure what would happen if he got into a scrap with the elderly gent.

His partner, Day, was a man of about forty, and something of an athlete, and it seemed probable that he would take his partner's part and make things hot for anybody who interfered with him.

While Dick was in the hospital, Fox began to show special attention to Bessie.

The girl's beauty and engaging ways had made so much impression on him that he took a special fancy to her, and he made several attempts to introduce himself to her, only to get a polite snub.

Instead of taking the hint, he became more assiduous than ever, and learning when she went to lunch he made it a point to meet her either going or coming, to the girl's extreme annoyance.

He spoke to her on several occasions, but as she refused to notice him, he went no further, but, for all that, he meditated further advances, relying upon his standing as a broker to carry him through.

Bessie changed her time of going out, and for a day or two this proved successful, but Fox soon got wise to the change and was on hand the same as before.

He became so annoying to her that Bessie told Dick she was going to speak to Mr. King and see if he couldn't put a stop to it.

"Does he bother you right along?" asked Dick.

"Every day as regular as clockwork. I really can't stand it any longer. Why, he had the audacity to speak to me again yesterday, and followed me almost to the door of the office when I came back from lunch. It's a wonder an old man like him wouldn't know better."

"He has evidently fallen a victim to your charms, like myself," laughed Dick. "Think what it is to be irresistible."

"I think it real mean of you to make fun of me and my trouble," pouted the girl.

"I was only joking, Bessie. When do you go out to lunch now?"

"I have lately been going out at noon in order to avoid that old fool, but he soon accustomed himself to the change, so I've gone back to my usual time of half-past twelve."

"When does he lay for you? When you go or when you come back?"

"Generally when I come back. I find him standing near the elevator, stroking that gray mustache of his and trying to look like a young dude. Dear me, but he is a fright," and Bessie laughed as she thought of the ridiculous figure the elderly broker cut in his youthful clothes.

"I think it is about time I butted in and put a stop to his game," said Dick. "I had some idea of interfering before, but I was afraid it might lead to a scrap with that big partner of his. Matters, however, are getting so acute with you that I am going to take the chances. When you get back at one to-day I'll be on hand to pilot you from the elevator to the office, provided, of course, I'm not away on an errand at the time."

"Will you? I shall be ever so glad."

"I'll do that every day that I'm not otherwise engaged, and we'll see what effect that will have on Mr. Fox. He'll hardly attempt to bother you when he sees me step up to you. If he should have the nerve to speak to you I'll ask him to skiddoo."

"You'd better not speak to him. I don't want you to get into any trouble on my account, Dick."

"Don't worry about me. I can take care of myself. I consider it my duty to protect you, even if I'm not your brother."

It was Thursday of the first week of Dick's return, and

the young messenger was feeling particularly independent, as he had just outlined the plans he intended to follow as soon as his services were no longer needed by Mr. King.

When half-past twelve came around, Bessie put on her things and went to lunch.

Dick was away on an errand at the time.

Mr. Fox was not around and she reached the elevator without any trouble.

At ten minutes of one Dick got back to the office, reported to the cashier and, as he was not needed to go right out, he walked into the corridor, near the elevators, instead of returning to his seat, as usual.

He expected to find Mr. Fox there, but he wasn't.

Time passed and one o'clock came.

Still the elderly dude had not showed up.

"I guess he had business to attend to to-day," thought Dick, "and my valuable services will not be required in Bessie's behalf."

Just then one of the elevators stopped at the floor and out popped Bessie.

As she started in a hurry for the office, Mr. Fox jumped out, as nimble as a young fellow, and rushed after her.

In his eagerness he caught her by the arm.

"My dear miss, I should like to——"

"How dare you!" cried the girl, angrily, flashing an indignant look at him. "Release my arm, please."

"Nay. Why so coy?" he said, with an ogling glance. "You are really the prettiest girl in the building, 'pon my honor, you are."

"And you, sir, are no gentleman," exclaimed Bessie. "Let me go."

"Really, you must let me——"

Then Dick chipped in.

"Will you kindly permit that young lady to pass on to her office?" he said.

Broker Fox stared at the young messenger, but still retained his hold on Bessie's arm.

"Mind your business, young man, and pass on," he said, superciliously.

"This is my business at present, and I'm minding it. You've been annoying this young lady for a matter of three weeks, and now you have the nerve to detain her on her way back to work," said Dick. "A man of your age ought to know better than to try to force your unwelcome attentions on a girl young enough to be your granddaughter."

"Eh? My granddaughter! You impertinent puppy, take that!"

The elderly broker, furious with rage, released Bessie's arm and slapped Dick in the face as hard as he could.

Dick felt it and it made him mad as a hornet.

Forgetting the age of the broker, and the fact that Fox was physically his inferior, he struck him a swinging blow on the chest.

The old broker was sent spinning a yard or more away, and landed on the floor.

CHAPTER IV.

TROUBLE IN FRONT OF THE EXCHANGE.

"Oh, Dick, you shouldn't have struck him. He's an old man. You'll get into trouble," cried Bessie.

Dick realized that he had laid out a man who was not

in his class, and he felt somewhat ashamed of the act, but the slap he received had fired him, like a match igniting a powder magazine, and he had retaliated on the spur of the moment.

"Run on to your office, Bessie," he said. "I'll pick him up."

Dick sprang forward and offered his hand to assist Broker Fox up.

"Don't you touch me, you young puppy!" sputtered the elderly dude, recovering from the shock of the blow. "I know you. You're King's messenger, and I shall have you arrested for assault. I'll prosecute you and have you sent to prison."

"If you have me arrested, I'll get every girl in the building you've annoyed to show you up in court. And Miss Taylor will enter a complaint of your conduct," replied Dick.

"How dare you talk to me that way? Do you know who I am?" said the elderly man, getting up.

"Yes, I know you. You're Mr. Fox, of Fox & Day, stock brokers, on the next floor."

"I'll have you discharged, you young ruffian!"

"I don't imagine you will. I didn't give you half as much as you deserve."

"All right! All right!" cried Broker Fox, glaring at him. "We'll see. I'll drive you out of Wall Street."

"You only think you will. I'll be doing business here when you are planted six feet under ground. A man of your age who acts as you do ought to be put in a sanitarium."

Dick turned on his heel and walked back to the office.

The elderly dude, after watching him with a baleful look, started upstairs.

That afternoon Dick heard two brokers discussing a syndicate which one said had just been formed to corner and boom R. & C. shares.

He had received the tip from his brother-in-law, who had been put wise to the scheme by one of the insiders to cancel an obligation.

"It's a sure winner," said the broker who had the tip. "I'm going to get in on it right away, and you'd better come in with me; but, remember, you mustn't let this thing get out. I'm putting you on to this because you tipped me off about the recent slump in Southern Railway in time for me to get out and save myself."

Dick heard enough of the conversation to make him feel confident that R. & C. was a good thing for him to get in on himself, and he determined to do so.

When he went to the bank with the day's deposits he took the opportunity to visit his safe deposit box and draw out \$5,000.

Then he went around to the little bank and put the money up on 500 shares of R. & C. at 82.

When he got back he went in to see Mr. King.

"I've just picked up a good thing, Mr. King. I advise you to take advantage of it. If you can raise money enough it might get you out of your hole."

"What is this good thing, Dick?" asked the broker, with a doubtful smile.

Dick told him all he had heard the two brokers say about the syndicate that had been formed to take on R. & C.

"It looks good on the face of it, but really the conversation you heard is no real evidence that the thing is going to happen," replied Mr. King.

"You say that because you have got the news secondhand from me. If you had heard the confident way in which that broker spoke you'd think differently."

"What is the broker's name?"

"I don't know, sir, but I'll try and find out. The trouble is I may not run across him again in time to be of any service to you."

"Well, I'm much obliged to you, Dick, for telling me, and I appreciate your motive, but the fact is, even if this tip of yours is a winner, I have no money I could use. The receiver handles all funds that comes in here, and is running the office in the interest of the creditors. At their meeting yesterday they decided not to have the business wound up, since they find they would only realize forty per cent. on the dollar, and my business is panning out so well that they figure by running it right along they'll be able to get their money in full, unless something unforeseen turns up to change the aspect of things. That means I will ultimately get the business back in my own hands, but until I do I must put up with a salary as the receiver's representative on the Exchange."

"I'm glad to hear that, sir, but you ought to try and get in on R. & C., somehow, even if you could only do it in a small way," said Dick.

Next morning, when he carried a note to the Exchange for Mr. King, he saw the broker who had the tip on R. & C. from his brother-in-law, and he pointed him out to his employer.

"That's Davis," said Mr. King. "I'll watch him and see if he's buying R. & C. right along. If he is, I may find a way to raise a little money."

Mr. King did watch Davis, and learned he was buying R. & C.

That evening he had a talk with his wife, who owned their home, fortunately, thus preventing the broker's creditors from taking it as an asset, and she finally agreed to mortgage it for half of its value.

She came downtown next day and Mr. King took her around and introduced her to a capitalist with whom he was on friendly terms.

As the broker was in a hurry to get the money, the capitalist advanced half of the sum on the lady's note, and then gave orders to his lawyers to look into the property, with the view to the mortgage.

Mr. King hurried back to the office with \$10,000 and called Dick inside.

"I want you to buy 1,000 shares of R. & C. for me on margin," he said. "It won't do for me to be identified with the transaction. Take the money around to Clinton & Co. and make the deal in your own name. I'll keep track of it and when I think it is time to sell I'll send you around to close out the transaction."

"All right, sir," said Dick.

He rushed around to Clinton & Co. and put the deal through, handing the memorandum to Mr. King, later, at the Exchange.

Several days passed and R. & C. went up to 84.

Mr. King got the other \$10,000, and his wife's mort-

gage, and sent Dick with it to Clinton & Co. to purchase another 1,000 shares of the stock.

The delay in getting the money practically cost him \$2,000, as he had to pay the higher price for his second block of shares.

Dick never said a word about the 500 shares he himself was interested in.

Not that he expected Mr. King would object, but because he considered it good policy to keep his business to himself.

During the time which had intervened since his attack on Broker Fox, he had heard nothing from that person or his stalwart partner.

The old dude ceased to notice Bessie, and she felt much relieved.

She told Dick that she was very grateful to him for taking her part, and was glad to know that nothing unpleasant had followed the trimming he gave her elderly admirer.

One day Dick was sent to the Exchange with a letter for Mr. King.

When he stood at the rail waiting for the trader to come for it, he saw by the blackboard that R. & C. was up to 90.

That made him feel good, for he knew he was \$4,000 ahead on his deal.

After handing the note to Mr. King he left the Exchange.

Outside he met his friend, Ben Rand, and they had barely exchanged half a dozen words when Dick received a tremendous kick behind, which raised him several inches and landed him with a heavy whack on the sidewalk.

Ben stared in astonishment at the athletic gentleman, in good clothes, who had delivered the kick.

He recognized him as Broker Day, of Fox & Day, and he looked mighty mad.

Dick didn't get up with his usual alacrity, for he was hurt, and he showed it.

"What did you kick Dick Wilbur for?" demanded Ben, feeling that it was his duty to demand an explanation.

"None of your business. Just keep out of this!" cried the broker.

"You ought to be ashamed of yourself, you big coward!" cried Ben. "Why don't you attack somebody your size?"

Day turned on Ben, with an expression that didn't sound polite, and made a kick at him that would have hoisted him, too, had it landed as the trader intended.

Ben jumped, at the same time instinctively putting out his hand to protect himself.

In doing so he caught hold of Mr. Day's boot, and the spring he made pulled the broker off his balance.

The result was the junior partner of Fox & Day fell backward on the sidewalk.

Being a heavy man he came down with such force that he struck his head on the edge of the curb and was stunned by the shock.

A number of people saw the occurrence, and a couple stepped forward to raise the senseless trader.

Ben was somewhat staggered by the damage he had unwittingly done, but he didn't care, for he considered that Day had only been paid up for the kick he had given Dick, who had by this time got on his feet.

"You soaked him good, Ben," said Dick, rubbing his sore anatomy.

"It was an accident, but I'm glad he got it, for he gave you a rousing hoist. What's the trouble between you and Day?" asked Ben.

"Let's get away from here and I'll tell you," said Dick, limping off.

Nobody offered to stop them and they were presently crossing Wall Street.

During the walk down that street, Dick told him about the run-in he had had with old man Fox, the partner of Day.

"That accounts for the assault Day made on you," said Ben. "He intended to pay you back for striking Fox. If I hadn't put him out he was going to kick you again. He had a vicious look on his face, and was bent on business."

"I'm afraid you have got yourself into hot water with him now. You'd better look out for him. You know what kind of a man he is. I call him a cowardly brute to attack me from behind the way he did. With his strength he might have injured me very seriously," said Dick.

"That's right. He might have put that leg you had broken out of commission again, and you would have had to go back to the hospital."

"If he had done that I would have sued him for damages. I've a great mind to have him arrested, anyway. Just see how I limp."

"He ought to be arrested and shown up. I think you have a case against him. If I were you I'd tell Mr. King. If he advises you to get out a warrant I'll be your witness."

"If I get over the effects of the kick soon I'll let it go with the crack he got on the head, but if he goes for me again I'll certainly make things warm for him."

With those words, the boys separated in front of the building where Dick was employed.

CHAPTER V.

DICK MAKES A GOOD HAUL ON R. & C.

Day was carried into the Exchange, and as he looked badly done up, an ambulance was sent for.

He came to before the vehicle arrived and got on his feet, feeling dazed from the rap he got.

When he had pulled himself together he recollected what had occurred and he grew furious.

He wanted to know where the boys were, and being told they had gone away, he swore that he would do all sorts of things to both of them.

Then the ambulance arrived.

He allowed the surgeon to examine his head, and was told that aside from the lump which had been raised he was all right.

"Well, I'm going to make it hot for the young villain who upset me," he said, vengefully.

Then he walked off up the street.

After that incident both Dick and Ben kept a sharp lookout for Broker Day when they were on the Street.

Ben thought it prudent to tell his employer, explaining how it was an accident, and the cause that led up to it.

His boss told him that he didn't see how he could be held responsible for it, as the trouble had been brought about by Day making an assault on him.

It was simply a case of the biter having been bitten.

Dick told Mr. King when that gentleman returned from the Exchange, and the broker thought Day deserved censure for his cowardly act.

He wanted to know what had inspired the attack, and Dick told him about Mr. Fox's persecution of Bessie, and how he had stepped in and put a stop to it.

"Miss Taylor should have reported Mr. Fox's actions to me and I would have called on him and requested him to desist. That would have saved all this trouble," said Mr. King.

Dick told Bessie about the affair in front of the Exchange, and she expressed her sympathy for him.

"I was afraid that something unpleasant would come of that knockdown you gave to Mr. Fox. I trust it won't go any further," she said.

"Day will certainly try to get square with Ben Rand, even if he is satisfied with the kick he gave me, for he doesn't look as if he had a forgiving nature," said Dick. "As he brought the fall on himself, and it was clearly through accident that Ben upset him, I don't see that he has any ground for retaliation, but it is more than likely he will not look at it in that light. However, Ben is strong enough to defend himself, unless Day takes him off his guard, like he did me."

Next day, R. & C. began to boom in earnest, and great excitement took place in the Exchange, the brokers falling over one another in their efforts to buy.

By one o'clock the price reached par, and at two it was up to 107 and a fraction.

Then Broker King, who was at the Exchange, telephoned the office asking for Dick.

The boy went to the 'phone, and received orders to rush around to Clinton & Co. and sell the 2,000 shares.

He lost no time in doing so.

Then, instead of returning straight to the office, he hurried to the little bank and ordered his 500 shares sold.

He figured up his profits at about \$12,700.

"Gee! That's going some. I'm worth \$19,000 now. That's a big jump from \$700 inside of a few weeks. Mr. King must have made close on to \$50,000. That will help him a good bit. Another lucky deal with the capital he now has will go a long way to get him out of the hands of his creditors. I'm glad I helped him rake in such a fine bunch of the long green. He's always treated me tip-top, and no man could have been kinder when I was laid up in the hospital. I think I've squared the debt now, and as the business is not going to be wound up after all, I guess it is time for me to quit and do business for myself."

On the following afternoon Dick collected a check from Clinton & Co. for \$68,800, which included the \$20,000 deposit advanced by Mr. King to cover the deal.

He handed it to the broker on his return.

"I'll indorse it so that you can collect the money," he said.

"Indorse it payable to Clara B. King," replied his employer.

Dick did so.

"You have put nearly \$49,000 in my pocket, Dick, by giving me that tip. Now I think you are entitled to a rake-off. As soon as my wife has collected the check I'll present you with five per cent. of my winnings, that will be \$2,225. You can add that to your little pile in bank," said Mr. King.

"It isn't necessary for you to give me anything, sir. I didn't give you the tip expecting to be paid for it," replied the young messenger.

"That's all right, my boy. You will get the five per cent. just the same."

"But I've made nearly \$13,000 out of the stock myself."

"The dickens you have!"

"Yes, sir, I bought 500 shares at 92, about the time you sent me to buy the first thousand shares."

"Upon my word, there is nothing slow about you, Dick."

"I hope not, sir. A fellow learns to be fast with his brains as well as his feet in Wall Street. When you monkey with the market you've got to think quick or somebody else thinking quicker will do you."

The broker laughed.

"You seem to have the idea down fine," he said. "Some day, I suppose, you'll try your hand at the brokerage business."

"I intend to, sir. Stockbroker Dick—how would that look on the door?"

"Rather original," laughed Mr. King. "People would wonder what your other name was."

"I might let them keep guessing until their curiosity drew them inside, and then I'd ask them if they came to do business with me."

"People would doubtless take Dick for your last name. It is not an uncommon one. You'll find a number of Dicks in the city directory."

"In that case they'd feel curious to learn what my first name was. I think the idea isn't a bad one as a starter. It is only the people with original ideas who attract attention these days. All you've got to do is to get into the papers, and that will get the public interested in you."

"It is not always desirable to get into the newspapers. If you want to advertise yourself it's a good idea, no doubt, but for my part I'd rather not be brought before the public eye. I enjoyed that unenviable notoriety when Southern Railway collapsed, and it cost me several of my best customers. Rats, they say, always desert a sinking ship, if they can, and man is prone to turn his back on one of his own species when he sees him sinking into the financial whirlpool."

Mr. King turned to his desk and Dick walked outside.

On the following afternoon the broker called Dick into his room and handed him a check signed by his wife for \$2,225.

Dick accepted it, with thanks, and then told Mr. King that he was going to leave the office and start out for himself.

"Do you mean that?" said Mr. King.

"Yes, sir."

"Well, I am sorry to have you go, but I won't stand in your light if you have found a way of bettering yourself. What are you going to do?"

"I'm going to rent an office and open up as a stock broker."

"You're joking, aren't you?" said the trader, looking at him hard.

"No, sir; I'm in earnest."

"How about the experience, my lad?"

"I won't need any at first, for I'm not likely to be swamped with customers at the start. I shall accumulate experience as I get the customers."

"How do you expect to pay rent and other expenses without customers?"

"I shall take a flyer in the market occasionally."

"Do you imagine that because you've been so fortunate with R. & C. that all your other speculations will turn out equally as fortunate?"

"No, but I'm willing to take my chances. R. & C. was not the only deal I've been in. I might as well admit that I've been speculating off and on for the past year, and I've made twice as much at the game as I drew in wages. Such being the case, I think I am only wasting my time by putting it in as a messenger. At any rate, I'm tired of working for \$8 when I feel confident that as my own boss I can make a good deal more."

Mr. King saw that Dick was bent on having his own way, and he laid it to the various sums of money the boy had recently come in possession of.

"Well, Dick, since you are determined on making a start, I have nothing more to say except to repeat that I'm sorry you are going to cut loose from the office. I do not approve of your plans, but that fact, I see, has no weight with you. Nothing but experience will convince you as to the advisability of the step you are about to undertake. If, on trial, you find you have made a mistake, drop in and see me, and I will arrange to take you back."

"Thank you, Mr. King, but I hope it will not be necessary for me to do that," replied Dick.

It was arranged that Dick was to cut loose from the office at the close of the following week, which would give the broker ample time to get another messenger.

Next day was Saturday and Dick met Ben outside the building, waiting for him at half-past twelve.

"Say, what do you suppose Day did?" said Ben. "He wrote to my boss and complained that I was impudent to him in front of the Exchange that day he kicked you, and that when he attempted to chastise me I caught him by the foot and upset him on the sidewalk, raising a big lump on his head. He said he was picked up, unconscious, and carried into the Exchange, and but for the fact that he did not want to put my boss to the inconvenience of suddenly losing his messenger, he would have had me arrested. He hoped that Mr. Barnaby would deal with me as I deserved. What do you think of that?"

"What did Mr. Barnaby say to you on the subject?" asked Dick.

"He showed me the letter and that was all there was to it. You see, I reported the case to Mr. Barnaby when it happened, explaining all the facts exactly as they took

place, because I half expected that Day would either write or talk to the boss for the purpose of getting me in trouble."

"Then Day didn't gain anything by that letter?" said Dick.

"Not a thing."

"Come over and have lunch with me, I want to tell you something."

Ben accepted the invitation, and Dick took him down to the Empire Cafe, a saloon much frequented by brokers and the better class of clerks, which furnished a first-class lunch in the middle of the day.

When they were seated at one of the round tables at one side of the room, Dick told his companion that he was going to leave Mr. King.

"Is that so? Got a better job?"

"No; I'm going in business for myself."

"You don't say! Going to shake Wall Street, eh?"

"No. I'm going to open up as a stock broker on my own hook."

Ben was nearly paralyzed by this piece of news.

"You don't mean that, do you?" he said.

"If I didn't mean it I wouldn't waste time telling you."

"Then you are going to use that money you got from Banker Jordan?"

"Yes, with what I've made out of the market lately."

"You never told me that you were speculating."

"It isn't a good idea to tell one's business around."

"You might have told me. I would have kept it quiet."

"It wouldn't have interested you a whole lot. However, I am telling you about my plan to go it alone as a broker. I should like you to keep that to yourself until after I hang my shingle out."

"When are you going to start?"

"Next week is my last with Mr. King, and a week from Monday I shall look for an office. As soon as I find one I shall open up. Then I'll look for you to drop in and see me."

"I'll be around as soon as I learn where the place is. Do you think you'll be able to make it pay?"

"If I didn't I wouldn't shake my present position."

Dick explained in a general way what he expected to do at first, and said that he had capital enough to give the experiment a fair trial.

After lunch the boys walked as far as the Brooklyn Bridge entrance and then separated.

CHAPTER VI.

STOCKBROKER DICK.

Ten days after the foregoing interview between Dick and Ben, the tenants of the fourth floor of one of the older Wall Street edifices, between Nassau and William streets, noticed that an office which had been vacant for several weeks had a new occupant, and that the following sign had been painted on the glass part of the door:

"STOCKBROKER DICK.

"Stocks and Bonds. Western Mining Stock Dealt in."

It was rather an odd sign, so far as the name went, and occasioned some remark.

Dick was taken for the tenant's last name, and the two brokers who had offices on the floor wondered who he was, as they had never heard of a Dick in the Street.

The inference was he was some newcomer from one of the big cities, probably from the West, as he advertised the fact that he dealt in mining shares.

Dick had been seen going in once or twice, but as he was merely a boy, the observer did not seriously figure that he was the tenant.

Dick had only one room, but it was of good size, and the window, near which he had placed his desk, opened on to the airshaft.

The sign on the door proved that Dick had original ideas on the subject, whether they were good or not, and he carried those ideas out in the interior decoration.

Above his desk he placed a small framed picture of a lamb in the foreground of a limited farm scene.

The lamb was standing inside a small enclosure.

Looking over the right fence was a bull, while on the left was a black bear which, judging from the chain attached to its snout, had escaped from its keeper.

Above the picture a couple of unwieldy looking snowshoes were crossed, the space on either side being filled in with a sheathed bowie knife and a revolver.

Dick's first visitor was Ben.

He dropped in after work on the second afternoon.

"You've got a bang-up office, old man," he said, "but why did you put such a sign on your door—Stockbroker Dick?"

"Just to be different from the common run. I've got it on all my printing. It may be a little odd, but it fills the bill. People will learn my name as they come to know me. My advertisement in the Wall Street Argus reads the same way. I've got to be consistent, you know."

"It will set the brokers talking," said Ben.

"Well, there's no harm in that. It will advertise me. If my sign read Richard Wilbur, the people who noticed it would pay no attention to it. Some might wonder who the new tenant was, but that would be all it would amount to. Now, I like to give curious people something to keep them guessing, hence the sign."

"What effect do you think it would have on a prospective customer? That is what you must consider more than the curiosity it might excite in others."

"I don't anticipate a rush of customers at present, but I'm ready to do business with anybody who honors me with a call."

"Your advertisement in the Argus might bring some."

"That's what I put it in for."

"This is your second day in harness?"

"Yes."

"And you have done——"

"Nothing."

"Are you disappointed?"

"No. Rome wasn't built in a day, and a new broker, without friends to shove customers his way, can hardly be expected to do anything till he drums up a trade for himself."

"How do you propose to drum up a trade for your office?"

"I shall depend on my advertisement and—luck."

"And in the meantime——"

"I shall do a little bit of speculation whenever I see the chance to turn a profit."

"Well, as long as your capital is large enough to stand the strain you may, in the end, succeed."

"My capital is all right. I don't mind telling you that I cleared about \$15,000 altogether off that boom in R. & C."

"My! fifteen thousand!" cried the astonished Ben.

"Yes. I got hold of a sure tip and used the money I got from Banker Jordan to swing my deal. Then I passed the tip on to my boss—but you mustn't let that fact out, for he is in the hands of his creditors, remember—and he made enough out of it to warrant him presenting me with five per cent. of his winnings. So the boom gave my financial standing quite a boost, and enables me to look on the future without any particular anxiety."

"I guess the luckiest thing that ever happened to you was to have that automobile run into you. It has evidently put you on your feet."

"After first taking me off my feet with a suddenness that I never shall forget if I live to be a hundred," laughed Dick.

"I'll wager that nine people out of ten, meeting with a similar accident, would land in the morgue and not in the butter-tub, as you have done."

"Well, I guess I'll shut up shop for the day. It is after four, and there isn't much use of my staying here, wearing out the seat of the chair any longer."

Dick put on his hat and the two friends left the office.

That evening, at the dinner-table, Dick announced to the boarders that he had gone into business for himself in Wall Street.

He took out a bunch of his cards and circulated them.

"Stockbroker Dick!" exclaimed the salesman. "Why, your name is Wilbur."

"I know it is, but my first name is Richard, and I'm called Dick for short," replied the young stock broker.

"But why have you adopted that title in so serious a business as you have gone into?"

"To attract attention, for one thing. There is not another sign like that in the financial district."

"Quite a wheeze in its way," remarked a vaudeville artist. "Are you a member of the Exchange?"

"You mean the Stock Exchange, I suppose? Well, hardly. Membership in that institution is worth close on to a hundred thousand dollars. My bank account is hardly up to that," replied Dick.

"Then it isn't necessary to belong to the Exchange to do business?" said the performer.

"Oh, no; there are lots of brokers who do not belong to any of the exchanges; but, of course, they are regarded as the small fry. Even if I were worth a million or more I couldn't get into one of the exchanges till I reached the age to vote. That is one of the penalties of being young."

"Do you know of any stock which you would recommend for a quick deal?" asked Miss Cassie Camp, known on the bills of the Hippodrome as Tootsie May.

"Do you want to take a flyer, Miss Camp?" asked Dick.

"I wouldn't mind making a few dollars. I'd like to buy an auto to take my friends out in the park," she replied.

"Well, if you want to put up \$100, I'll buy you ten shares of M. & N. I'm in on that myself."

"What do you mean by M. & N.?"

"Memphis & Nashville, a Western railroad."

"Cassie hasn't seen \$100 of her own since she's been in the business," giggled her roommate, a blonde, who was also in the Hippodrome chorus.

"How do you know I haven't, Venie Thompson?" exclaimed Miss Camp.

"Well, you couldn't keep it if it came your way," answered Venie.

"Mr. Wilbur, we will talk business upstairs. You must not pay any attention to Venie. She's jealous of me. Afraid I'll get that automobile."

The vaudeville performer, who asked Dick if he was a member of the Exchange, said he might drop in and see him next day.

Miss Camp and her roommate accompanied Dick upstairs.

His room was on the same floor with theirs.

Cassie privately admitted that she didn't have \$100 to spare, but if Venie would loan her a ten-spot she'd like to buy five shares of M. & N. or any other railroad that was likely to prove a winner.

Venie said she'd cough up her last nickel to oblige Cassie, but regretted that she only had \$2 left of her last salary.

"Never mind, Miss Camp, I'll lend you the difference," said Dick.

"Aren't you good!" exclaimed the chorus lady, beamingly. "Come inside and I'll get you the forty dollars."

So Dick walked into their room and soon had the honor of annexing his first customer.

He had told the truth when he said he was in on M. & N. himself.

He had bought 1,000 shares that morning on the strength of the rise in the price, but he was not looking for a boom in it.

He expected that it would go five or six points higher, though there was no certainty that it would.

Next morning he bought ten shares for Miss Camp at the little bank in his own name, at 76, one point higher than he paid for his own shares, and when the Exchange closed that afternoon the price was up to 79.

He reported to the young lady that evening that she was \$30 ahead, and Miss Camp was quite tickled, though the chances of winning enough to buy an automobile, or even a small interest in one, was not very bright.

Dick was sitting in his office next morning, when the door opened and admitted one of the two brokers who had an office on that floor.

"Mr. Dick isn't in, I believe?" he said, looking around.

"My name is Dick," said the young stock broker.

"Are you the tenant of this office?"

"Yes, sir."

The visitor looked at him intently and then helped himself to a seat.

"You buy and sell mining shares, I believe?" he said, after introducing himself as Burgess.

"On commission—yes," replied Dick.

"Oh, then you are not buying anything in that line outright?"

"That depends."

"On what?"

"Whether I have any use for the stock."

"Hum! I have a block of White Cockade that I would like to sell, as I have to raise some money to-day. It's a good stock, and the mine is near the Jumbo group. How would you like to take it at a bargain?"

"What do you call a bargain?"

"Ten cents. It's ruling at twelve."

"Can't you get the full price on the Curb?" asked Dick.

"No. It's rather slow at present. If I could afford to hold it for a week or two I have reason to believe I could get fifteen. I can't wait, for a dollar to-day looks as big to me as two at most any other time. If you have some money lying idle it's a good chance for you to make fifty per cent. profit."

As Dick had no great opinion of White Cockade, he declined to oblige his visitor.

The broker looked disappointed, and finally said if Dick would take the block of 10,000 shares he'd let him have it at nine cents.

That was no inducement to the young stock broker, for he was satisfied that his caller simply wanted to unload unsalable shares on him.

"What are you buying, anyway?" asked Burgess.

"Nothing at present."

"Are you selling anything?"

"No."

"What in thunder are you doing, then?"

"Just amusing myself watching others do business."

"Say, young man, are you trying to make a fool of me?"

"No, sir; I'm answering your questions."

"Are you from the West?"

"No, sir. I come from Syracuse."

"What induced you to go into the brokerage business?"

About the same thing that induced you to go into it, I imagine, because there is money in it."

"Do you expect to make any?"

"I'm not in it simply for my health."

"Young man," said Burgess, rising, "I advise you to go back to Syracuse."

"Thank you; New York is good enough for me."

"They say that a new fool is born every day—understand me?"

"What day were you born on?"

"Do you mean to insinuate that I am a fool?" cried the broker, angrily.

"Certainly not, though you intimated that I was one. Perhaps I am, but I haven't found it out yet. At any rate, I'm not foolish enough to let you unload a bunch of slow mining stock on me. When you've anything good you want to get rid of, come in and I'll talk business with you."

"Good day!" said the broker, curtly, walking out.

"Good day, Mr. Burgess. Glad to have met you," and then Dick sat back and chuckled.

CHAPTER VII.

DICK PLUNGES ON C. N. J.

That afternoon Dick sold his M. & N. shares at 81 and a fraction, and added a profit of \$6,000 to his capital.

He also sold Miss Camp's ten shares at a profit of \$50 for her.

"I'm not doing so bad," he told himself. "I hadn't any tip this time, and yet I have cleared a nice little boodle. I wonder what Mr. King would say if I told him? Who would be a messenger at eight per when he can be his own boss and make six thousand in less than a week? Not this chicken, at any rate."

Then Dick put on his hat and went home, though it was only three o'clock.

There was a daily matinee at the Hippodrome, so Dick didn't expect to see Miss Camp till she appeared at the dinner table.

It happened, however, that the young lady didn't show up at the theater that afternoon, sending word to the stage manager by her friend, Venie Thompson, that she was seriously indisposed.

The indisposition came on suddenly after receiving a note from an admirer while she was at lunch.

The note contained an invitation to an automobile ride, and Cassie just doted on such things.

So she returned word that she would be ready to accompany the writer when he appeared in front of the boarding-house with his machine.

He was a young broker, with more money, apparently, than worldly wisdom, and Cassie considered him a good thing to cultivate.

Dick didn't go straight from his office to his boarding-house, for he didn't care to reach his room much before the supper-bell would call the boarders to the evening meal.

He went as far as 14th street and there blew himself to a moving picture show, with vaudeville accessories.

When the show was over he walked leisurely up the rest of the way, and it was close on to six when he reached the boarding-house.

At that moment an auto whizzed up to the curb, and somewhat to his surprise Miss Camp, in her best clothes, bounced out of it.

As the broker bent down to say a few parting words to her, she spied Dick.

"Come here, Mr. Wilbur. Allow me to make you acquainted with Mr. Parkins. Mr. Wilbur is a Wall Street broker, like yourself," she said to her escort.

"Indeed!" exclaimed Parkins, nodding to Dick. "Glad to know you, Wilbur. I don't remember having seen you before. You are not a member of the Exchange, I believe?"

"No, sir. I'm a freelance. My office is in the Tyson Building, on Wall Street, fourth floor."

"I'm the junior partner in the firm of Parkins, Cook & Parkins, Vanderpool Building, Exchange place. Drop in and see me when you're around that way."

"Thank you, I will," replied Dick.

"Good-by, Miss May," said Parkins, addressing the

young lady by her stage name, under which cognomen she had been introduced to him. "I'll see you after the show to-morrow night, and we'll have a bird and a cold bottle at Gyon's."

Miss Camp smiled sweetly, but she did not say whether she accepted the invitation or not.

Parkins, taking it for granted that she did, started off, leaving Dick to escort the show girl into Mrs. Simpson's boarding-house.

"So you've been taking a ride after the matinee?" said the young stock broker.

"Oh, I didn't work this afternoon," she said, with a laugh. "I had something better on hand."

Dick didn't inquire what she meant by something better, so Cassie volunteered the information that she had been taking a long auto ride with Mr. Parkins.

"Won't you be fined at the theater?" said Dick.

"I sent an excuse, and they won't miss me," she said.

That was rather a bad break on Cassie's part, but she didn't notice it.

"You enjoyed your ride, I suppose," said Dick.

"It was fine as silk. I do love automobile rides. Why don't you buy a machine and take me out?"

"Nothing would give me greater pleasure than to oblige you, Miss Camp, but I'm not partial to autos since one of them sent me to the hospital."

"I can't say that I blame you, Mr. Wilbur, you had a very narrow escape. Well, I guess I can depend on Mr. Parkins," she said, as they halted outside the door of her room. "He seems to have taken quite a shine to me. Cissy Dane will have a fit when she finds out I have him on a string. She's been boasting all around that she had him hooked for good, and hinted that we need not be surprised if we read in the papers that she and Charlie, as she calls him, made a runaway match of it. It looks as if he'd given her the shake and taken me on. Cissy got a couple of diamond ornaments out of him and no end of other things. I wonder if I'll be as lucky? His father is worth a million, they say, and he lives in a swell house up on the avenue, but I don't think his folks would stand for a show girl."

"Well, Miss Camp, I sold your ten shares of M. & N. to-day. You made \$5 a share. Here's the \$50, together with the \$40 you gave me to put into the deal," said Dick, handing her the money.

"Aren't you a dear boy!" cried the young lady, effusively. "I can get myself a new gown now. Really, I'm awfully obliged to you, Mr. Wilbur. I suppose you must have made quite a little wad yourself."

"I did very well, considering that I'm only starting out in the business," said Dick, who was wise enough not to give the young lady any idea of his financial standing.

"To be sure. It is only lately you were a messenger boy," she said. "But, dear me, how forgetful I am! Mr. Parkins gave me a tip to-day. He said it was a sure winner, and that I mustn't tell any one about it. But I'll tell you if you promise not to let it get away from you."

"I promise," said Dick, wondering what the tip was.

"He told me that a syndicate had been formed to corner and boom a stock called Central New Jersey, and that his firm was doing the buying. He said the syndicate

would make a raft of money out of the deal. Now you'd better take this \$90 back and buy some of that stock for me. He advised me to buy right away, and hold on for what he called a twenty-point rise."

"All right, Miss Camp. I guess he wouldn't have put you on to something that wasn't good. I'll look into the matter to-morrow, and if I find that things look the way you say with C. N. J., I'll buy the stock for you. In fact, I'll buy twice the amount your money calls for. That is, I'll add \$110 to your \$90 and buy you 20 shares and get in on the deal myself. That will give you quite a nice little wad in case the stock pans out as your tip indicates."

"Thanks! That's awfully good of you," said the chorus lady.

At that moment the dinner-bell rang in the cellar, and they separated to meet shortly at the table.

Next morning, Dick was down at his office early.

He spent the time up to ten o'clock reading Wall Street news, as was his habit.

Then he put on his hat and went out.

He had a ticket from Mr. King, admitting him to the visitors' gallery of the Stock Exchange, and he went there.

He watched the pole of C. N. J. and saw a tall, elderly man hovering around it, either bidding for or offering stock.

Every time he exchanged a memorandum with a trader on the floor a sale of C. N. J. would appear on the black-board.

Dick was soon satisfied that the elderly man was buying. And he was buying steadily.

Dick watched him for an hour and then he left the Exchange and went around to Mr. King's office with a bunch of money in his pocket.

The broker was at the Exchange and the cashier, Brown, was in charge of the office.

"Hello, Dick!" said the cashier, when the young stock broker's face appeared at the opening in the brass railing. "Come in."

Dick walked in and received a warm greeting from the office force.

"How are things coming on with you?" asked Brown.

"First rate. I see you are still digging away at the same old job."

"Yes. And as the office is not in liquidation I shall probably stick for some time yet if nothing happens to me."

"I've got an order for Mr. King to execute for me," said Dick.

"Yes. For a customer or yourself?"

"Both. I want you to take an order for two thousand and twenty shares of C. N. J., at the market. It's going at 85."

"On margin?"

"Of course. You don't imagine I have the necessary funds to buy it outright, do you?"

"Well, you'd need about \$175,000 to do that, but still it will cost you \$20,200 for margin on such an order, and that's a pretty tidy sum, not to mention the interest on the balance," said the cashier.

"Never mind about the interest; that's a matter for the

future. Here's the \$20,200. Count it and see that's it's all right."

"The \$200 is yours and the \$20,000 is your customer's, I suppose," said Brown, as he proceeded to count the money.

"I've no objection to you supposing that," smiled Dick. "But do you think I'm doing business on wind?"

"No, but I did not think that you would risk \$20,000 if you had it in speculation, when you're trying to establish yourself in business. Suppose you made a false calculation, or the market went back on you, you might lose the whole of it."

"That's true enough. Well, never mind to whom the bulk of the money belongs, it's up now on a deal, and the market will decide whether the \$20,000 comes back with a profit, or doesn't come back at all."

The cashier called the margin clerk over and he completed the transaction.

"You seem to be doing some business," he said to Dick. "That's a swell order for a beginner like you to get."

"Oh, I'll soon be doing a land-office business that'll throw this office in the shade," laughed Dick.

"I wish you luck. When you need a cashier, think of me."

Dick said he would, and then walked over to see Bessie. She was delighted to see Dick, and asked him how he was getting along.

"Tip-top. There's my card. Come up and see me some day when you're out at lunch. You can take a few minutes without getting a call-down."

"Stockbroker Dick," read Bessie. "Oh, come now, that isn't your real business card. You got a few printed that way to work off as a joke on your friends."

"What's the matter with the card? What do you find to criticize about it?"

"Why, the name, of course. You wouldn't put such a sign as that on your door."

"What should I put, then?"

"Richard Wilbur, of course."

"Well, I'm doing things different. You'll find Stockbroker Dick painted on my door when you come to call on me. It has attracted some attention, I find, and that is what I'm after."

"Why, Dick, what induced you to advertise yourself that way?"

"It's my idea, that's all. Good-by, I must be going."

Dick took his departure and went up to the little bank, where he put in the time up to lunch.

After lunch he returned to his office and watched the course of the market on the tape of his ticker.

About four o'clock he left his office for the day.

Broker Burgess was coming out of his office at the same time and they met in the hall.

The broker nodded, curtly.

"Good afternoon, Mr. Burgess!" said Dick, pleasantly.

"Afternoon!" growled Burgess.

"Selling anything to-day?" asked Dick.

"No," replied the trader, shortly.

"Ever do anything in options?" asked Dick.

"Why do you ask?"

"Because I'd like to buy an option on 1,000 C. N. J. if I could get it at a reasonable advance."

The broker stopped and looked at him.

"Do you mean that?" he said.

"Yes."

"Come in my office and I'll talk with you."

Dick went in with him.

Burgess looked over the tape and saw that C. N. J. was ruling at 85 1-2, having closed at that figure.

"What are you willing to give for the option?" he asked.

"Eighty-seven."

"For how long?"

"Ten days. I'll deposit five per cent. of the current value as security."

The broker considered.

He knew he could buy the 1,000 shares for 85 1-2, and by agreeing to sell at an advance of a point and a half he stood to win \$1,500, less ten day's interest on the purchase price.

But he had to figure on the contingency of a drop in price of the stock within the time covered by the option.

If at the end of ten days the purchaser saw that he could better afford to sacrifice his deposit than to take up the stock at the price agreed on, he had the privilege of doing so.

Burgess then would have the stock on his hands, plus \$4,275 deposit, which he might be obliged to sell at a loss.

Of course, he could dispose of the stock before the option expired if he chose to take the chance of not being called on to make the delivery; or if he thought he could buy it in again at a lower figure before the end of the ten days; or he need not buy the stock at all if, in his judgment, or from inside information, he had good reason to believe that the price would not advance as the purchaser was banking on.

Broker Burgess did not consider a point and a half enough leeway, so he said that he wanted 88.

Of course, Dick could have bought 1,000 shares from any broker on margin at that moment for 85 1-2, but he would have to put up \$10,000 to do it.

He didn't have that amount left, and the question was, would it pay him to give up \$2,500 of prospective profit for the privilege of securing the call on 1,000 shares for a deposit of \$4,275.

Ordinarily the operation would be decidedly risky on his part, but he had good reason to believe that the price would boom before the ten days expired, in which case he would be able to sell the option at a profit.

So he took Burgess up and the deal was made.

CHAPTER VIII.

DICK TRIPLES HIS CAPITAL.

Dick now had \$24,275 of his entire capital of \$27,000 invested on the strength of Miss Cassie Camp's tip, and what his investigations had demonstrated.

He was certainly plunging heavily on a mighty venture—some game of chance.

But Dick had the courage of his convictions, and the excitement of the fact that he might be facing his Waterloo at that early stage of his business career kept his nerves on the tingle during the days that followed.

He presumed that Broker Burgess had purchased the 1,000 shares covered by the option, and was holding them; but the fact was that the trader had not bought the stock, for a big trader, in whom he had confidence, had told him that the bear interests were going to make an attack on C. N. J.

The big broker had an interested motive in telling him that, because he himself was looking for C. N. J., which was mighty hard to get, owing to the fact that the syndicate had captured about all there was in sight.

C. N. J. fluctuated around 85 for five days, and Burgess then concluded to buy with the certainty of making \$2,500 on the deal, or capturing Dick's deposit if he failed to call for the stock within the next five days.

The broker went to the pole and offered 85 1-8 for 1,000 shares.

Broker Parkins, Sr., who was standing near, immediately offered 85 1-2, and almost directly raised his offer to 86, for any part of 5,000 shares.

That settled Burgess, and he stood aside to watch results.

They were not to his liking, for Parkins, Sr., kept on raising his figures till he reached 90.

At that price a broker sold him 1,000.

Parkins made no further bids, and while he was talking to a friend a trader offered him another 1,000.

He took it.

Several brokers, thinking they saw a chance to make on a short sale, offered him 1,000 each, and he took 3,000. Then he refused further offers.

In a few minutes offers was made at 89 down to 86.

Then Burgess offered 88 1-8, and Parkins made it 87.

Burgess began to suspect something, but he raised his bid an eighth, when the elderly broker went him an eighth better.

Apparently, the senior partner of Parkins, Cook & Parkins was determined not to let him get the shares.

Burgess then rushed out of the Exchange to see if he could pick the stock up from some friend, but he didn't succeed.

C. N. J. closed at 87 that day, and next morning opened at a fraction higher.

About one o'clock it took a sudden jump up to 95.

Dick was in the gallery at the time and he got quite excited over the advance.

It finally went to par just before the Exchange closed.

Dick was in the seventh heaven of satisfaction, for he could have realized a profit of \$30,000 on his original deal through Mr. King's office, and have sold his option for \$12,000 profit more.

The outlook, however, was that higher prices would prevail next day, so he held on.

Each evening he kept Miss Camp posted on C. N. J., and when he went home that afternoon he told her she stood to win, at that point, \$300.

That gave her visions of new gowns and hats that she figured would be the envy of her friends.

She wanted them badly, for she had captured a pair of diamond earrings from Parkins, Jr., and was looking for something more in the same line from her admirer.

Dick, with an eye to future tips, encouraged her to keep on friendly terms with the young broker, but she didn't need any encouragement.

She knew Parkins, Jr., was a good thing, and she intended to hold on.

On the following day there were great doings on the Exchange.

When C. N. J. reached 105, Dick concluded to liquidate, as he thought the market was beginning to look top-heavy, and might take on a slump at any moment.

So he went around to King's office and ordered the 2,020 shares sold at once.

As he couldn't raise the money needed to take up the 1,000 shares which he supposed Burgess had ready to deliver at 88, he offered the option to Mr. King at 104.

The broker took it off his hands and handed him an order on the receiver for \$20,275, which included his deposit with Burgess.

The receiver gave him his check for the amount.

A messenger then called on Burgess with a check for \$88,000, less \$4,275, and the option, together with a demand for the delivery of the stock.

Burgess couldn't deliver the 1,000 shares, and he had to settle for the difference between 88 and the market price, plus the deposit, consequently he lost something over \$17,000 on the transaction, and his feelings may be better imagined than described.

He felt dead sore against Dick, though the young stockbroker was in no way to blame for his loss.

Had he bought the stock as he intended to have done he would have made the \$2,500 which the deal called for.

Next afternoon Dick collected a profit of \$40,000 on his 2,000 shares for himself, and \$400 for Miss Camp.

He felt he had done so well by the tip that he handed her also not only the \$90 she gave him to invest, but the \$110 he advanced on his part.

He also bought her a diamond ornament for her neck that cost him \$250.

After supper he took her into the parlor and handed her six new \$100 bills in settlement of her speculation, and then told her he had cleared such a nice little bunch of money himself that he felt it was his duty to make her an additional present, whereupon he presented her with the ornament.

"You're almost as liberal as Mr. Parkins," exclaimed the chorus lady, with an admiring look at the valuable ornament, "and you don't want to take me out to supper, either, and make love to me."

"No, Miss Camp, I'm not a Johnny. This is merely a little business transaction between us. You put me on to a good thing, and I am simply expressing my appreciation of the fact. Any further favors of the kind will be acknowledged in the same way."

"You're all right, Mr. Wilbur. I am out for all the good things in sight, and if I get another tip from that delightfully easy mark I won't forget you."

As Dick's capital was all in cash it didn't take much

effort on his part to figure up that he was now worth \$83,000, and perhaps he didn't feel mighty good.

When Dick next met Broker Burgess, that gentleman gave him the icy look.

The young stockbroker was at no loss to account for it, for he had learned from Mr. King that Burgess had settled the option at a big loss in cash.

Dick couldn't understand how the trader had allowed himself to be caught, but it was evident he had.

A day or two after this Dick found that the tenant of the next room was moving out, and wanted to transfer his lease of the office at a sacrifice.

Dick had secured a few customers, and he felt that it was necessary to have another room even if at present it cost him more to maintain it than he made out of the customers.

If he expected to get on in the stock brokerage business he had to throw a good bluff, or his customers would size him up as a cheap skate and probably shake his office.

With \$83,000 at his back he felt he could begin to put on a front.

So he took the room and divided it in half with a railing.

One-half was intended for the use of the customers, and he installed another ticker for their benefit, while the other half he fitted up as a counting-room, with two tall desks and stools and other office appendages.

Then he advertised for an office boy and an elderly book-keeper.

Applicants for the first job appeared early and nearly swamped the corridor.

Among them was a tough red-headed youth of fifteen who seemed to have made up his mind to catch on at all hazards.

There was a bunch ahead of him when he arrived, but he pushed his way to the front in such a pugnacious way that none of the others dared resist except with their tongues, and he didn't seem to mind that at all.

Dick came on the scene early himself, as he expected to have to deal with a mob, and he wanted to get the job over as soon as he could.

The boys were gathered around the door on which his sign was painted, and so the young stockbroker took advantage of the fact to let himself in at the other door, which as yet bore no sign.

When he opened the door before which the crowd was banked he jumped aside to avoid the inrush.

It came, a human torrent of struggling bodies, legs and arms until the room was nearly filled with eager aspirants for the job.

Dick had some trouble in reaching his desk.

"Who was here first?" he asked.

"Me, me, me," yelled half a dozen in a breath.

Then the boy with the red head and tough mug pushed his way to the desk.

"Hold on," said Dick, pushing him back, "don't be too anxious. You'll get a show."

He questioned four or five, and found they had no familiarity with the financial district, then he turned to the tough lad.

"What's your name?" he asked.

"Flynn."

"Know anything about Wall Street?"

"I know all about it."

"Then you've worked in the Street?"

"I have."

"For who?"

"The Maritime Exchange."

"Why are you out of the job?"

"My mother was sick and I had to stay at home three days. When I reported I was fired."

"Where do you live?"

Flynn gave a number on Cherry Hill.

"Go into the next room and wait till I decide who I'll take."

Although Flynn was a tough youth, he was neatly dressed in a well-worn suit, and Dick was inclined to favor him.

He preferred to have a husky lad around the office, and he had an idea he could make something out of the Cherry Hill boy.

After questioning the entire bunch he didn't find one that he thought would suit as well as Flynn, but for fear that lad wouldn't pan out satisfactorily, he took the names and addresses of several others.

Then he dismissed all but Flynn, whom he told he would take on trial.

"Your wages will be six per to start. Now take this card and go around to the painter and tell him to send a man to letter a door," said Dick.

Flynn took the card and started off.

Hardly had he gone when the book-keepers began to arrive.

Dick selected an old gentleman with a benign countenance who had been cashier for a broker for twenty years or more.

He retired on the money he had saved up, but recently the company in which he had invested his funds had failed, and he had to go to work again.

Dick told him he would hire him, but he had very little for him to do.

As he seemed to be accurately informed about the general run of Wall Street affairs, Dick said that he would use him more to consult with than anything else until business picked up.

The old gentleman, whose name was Adam Gray, replied that in that respect he judged he would prove very useful to his young employer, as he was thoroughly up in the stock brokerage business, and he would be glad to give Dick all the points he might stand in need of.

Accordingly it was arranged that Mr. Gray was to come to work next morning.

Flynn now returned with the painter, who, acting under Dick's instructions, reproduced his original sign on the second door, then erased the other and substituted the word "Private."

CHAPTER IX.

"I WANT MONEY—MONEY."

When Ben Rand paid his next visit to his friend Dick, the change alluded to in the previous chapter had been effected.

He stopped and looked at the door marked "Private," in some doubt, wondering if Dick had suddenly gone out of business.

Glancing along the corridor he saw that the sign of "Stockbroker Dick" had been removed to the next door.

"Oh!" he exclaimed, in some relief. "He's just moved next door."

So he went to the other door and walked in.

Instead of seeing his friend at his desk he saw two men standing over a ticker, then a railing dividing off a couple of tall desks at one of which was perched a red-headed boy, copying something into a book, while at the other sat an elderly man with several account books before him over which he was pretending to be very busy.

A closed door connected with the room marked "Private."

"Gee!" muttered Ben. "Dick seems to be progressing. He's got two rooms now, a cashier and an office boy. He must be doing business."

Flynn got down off his stool and came to the railing.

"What yer want?" he asked Ben.

"I want to see the boss of this establishment," replied Ben.

"What's your business with him?" inquired Flynn, rather aggressively, for Ben's request sounded suspicious to him.

"Never mind my business, young fellow. Is he in? If he is I'll go in."

"No, you'll not go in," replied Flynn, planting himself before the gate. "Mr. Wilbur is engaged, and you can't see him anyhow without tellin' your business."

"Is that so?" said Ben. "It's evident you don't know who I am."

"If you've brought a message to him you can give it to me and I'll take it in to him," said Flynn.

"No, I haven't brought any message; but perhaps you'll be so condescending as to take my name in?" said Ben, sarcastically.

"What's your name?"

"Ben Rand."

"All right. Take a seat. I'll take it in as soon as the man who is with him comes out."

Ben sat down not a little astonished at the changes which had taken place since his last visit.

"Dick is putting on all the style of a regular broker," he muttered. "I wonder where he picked up his office boy? He seems to be a peach, and as tough looking as they come."

The two customers walked out, and as soon as the door closed on them Flynn quit his copying, took a story book out of the drawer of his desk and began reading.

Presently the elderly man called him around, handed him an envelope, and said something to him.

Flynn put on his hat and went out.

As he passed Ben, he said:

"When the gent that's inside comes out the book-keeper'll take your name in."

"All right, sonny, don't worry about me," answered Ben.

Two or three minutes passed, and then a suspicious kind of racket sounded in the private room.

At the same moment a muffled cry reached the ears of Ben and the book-keeper.

"There's something wrong in there," cried Ben, springing to his feet and dashing inside the railed enclosure.

The book-keeper seemed to be of the same opinion, and both he and Ben started for the door.

A short time before Ben came to the office a man, with a not over-handsome countenance, entered the outer room and asked to see Mr. Dick.

He gave his name as Smith, and said he wanted to sell some Western stock, so Flynn took his name in to the young stockbroker, and Dick told his new office boy to show him in.

The stranger walked into the private room, and Dick pointed at a chair.

"What can I do for you?" asked the boy broker.

"You buy mining stock, eh?" said the visitor.

"Sometimes, but I'm not looking for any at present. If you have any shares for sale that have a market value, I'll sell them for you on commission," said Dick.

The stranger's eyes glistened as they rested on a tin box standing on the desk bearing the name of Wilbur.

Then his eyes wandered to the door marked private.

"What can you get for Jumbo shares?" he said.

"Jumbo!" exclaimed Dick. "Have you any of that stock?"

The visitor nodded, and somehow Dick didn't like the look in his eyes.

"How many shares?" he asked.

"One hundred," replied the man. "What can you get for them?"

Dick reached for a mining market report in one of his pigeon-holes.

"Seven dollars and ten cents a share," he said.

The man repeated his words slowly.

"Got the stock with you? Let me see it," said Dick.

The visitor put his hand in an inside pocket and drew out—not the stock, but a long, wicked-looking knife.

Then he sprang up and brandished the weapon before Dick's face.

"I want money—money!" he hissed. "Utter a sound and I'll kill you."

Dick was paralyzed.

The man had sprung the surprise so suddenly on him that, plucky and resourceful as he naturally was, he was taken completely off his guard.

The visitor, who evidently meant business, took advantage of his chance.

Dropping the knife on the floor so as to have both hands free, he seized Dick in a powerful grip, and bent him forward on the desk.

Whipping out the young broker's handkerchief he proceeded to gag him first of all, in order to prevent an outcry from him alarming the occupants of the next room.

Dick, however, succeeded in uttering the muffled cry which reached the ears of Ben and the old book-keeper.

The man then seized the tin box, which he judged contained money or something else of value, and made a dash for the door that led out into the corridor.

Quick as a flash Dick sprang after him, struck him a

glancing blow on the head, and tore the box out of his hands.

The young stockbroker intended to retreat into the counting-room, but the visitor, with an imprecation, cut him off, and the boy just eluded his outstretched grasp.

The villain made a rush for the gagged boy to get the box away from him.

But Dick was too quick for him.

He hurled the box through the window glass just as Ben and the book-keeper came rushing in.

Ben saw how things were and he sprang at the would-be thief and smashed him under the left ear.

The rascal tumbled over on the floor, and Ben leaped on his back with the agility of a monkey.

Dick tore the gag from his mouth and added his efforts to Ben's.

Their united strength held the man pinned to the floor.

He struggled and swore, but all to no purpose.

"Get a towel, Mr. Gray," said Dick, "and we'll tie this rascal's hands."

The book-keeper brought the towel and Dick bound the fellow's arms behind his back.

"Now, Mr. Gray, telephone to the nearest police station for an officer to take this man away."

At that moment Flynn came in, and he was astonished at the sight that met his eyes.

"Flynn," said Dick, "rush downstairs to the cellar and get a tin box with my name on it which you will find down in the air-shaft if the engineer, or somebody else, hasn't picked it up. At any rate, look for it."

"Yes, sir," replied Flynn, and he started off on his errand.

Ben and Dick turned the man over on his back and perched themselves on his chest and legs.

"You turned up just in the nick of time, Ben," said Dick.

"I was outside ten minutes before I heard you cry out, and suspecting something was wrong, came in with the book-keeper," replied Ben. "You see, that red-headed boy of yours headed me off when I started to come in at first, and so I was waiting for you to be disengaged."

"I have given Flynn orders to keep people from intruding on me. He is instructed to get their names and business, and tell me before he lets any visitor in. As he didn't know you were a particular friend of mine, he treated you the same as anybody else. In any case he was right in detaining you, for I was engaged with this fellow, who pretended that he had some Jumbo stock to sell. Look at that knife he drew on me," said Dick, pointing at the weapon where it lay on the rug near his chair.

"He merely used it to intimidate me at first before he gagged me. He took me so completely by surprise that he had me gagged before I could make any effectual resistance. Then he grabbed the box and tried to escape with it through my private door. I stopped him and got the box away from him, but he was after me so quick that I flung the box through the window before I realized just what I was doing."

In a short time Flynn returned with the box.

It was somewhat battered from the effect of its fall, but it was intact.

"Take my place and help hold this scoundrel down, Flynn," said Dick.

The office boy did so, and his weight was heavier than Dick's.

Shortly afterward a policeman arrived.

The case was explained to him.

"You'll make a charge against him, will you?" said the officer.

"Certainly," replied the young stockbroker.

The rascal was allowed to get on his feet, and the policeman handcuffed him.

He was then marched off to prison.

Dick appeared against him in the Tombs Police Court that afternoon, and he was remanded by the magistrate.

Ultimately he was tried and sent up for two years.

CHAPTER X.

A LUNCH AT DEL'S.

About twelve o'clock next day Flynn came into the private room and told Dick that there were two ladies outside who wanted to see him.

"They gave their names as Camp and Thompson," he said.

"Show them in," replied the little stockbroker.

The two chorus ladies were permitted to enter Dick's sanctum.

"This is a pleasant surprise, ladies," exclaimed the young stockbroker, jumping up and placing chairs for his fair visitors, who were attired in fetching up-to-date gowns, with hats to match, and whose vocation could easily be seen in their general appearance and manner.

"Venie and I thought we'd come down and see you, Mr. Wilbur. But if we hadn't known that you call yourself Stockbroker Dick we wouldn't have found your office," said Miss Camp, with one of her bewitching smiles.

"Glad you came. You're as welcome as the flowers in May," replied Dick.

"Thanks, awfully," chirped Miss Thompson.

"I hope we aren't interfering with your business in any way," said Miss Camp.

"Not in the least. This is one of my slow days," bluffed Dick.

"He has quite a nice office, hasn't he, Cassie?" said Venie.

"Very nice."

"Oh, it isn't to be compared with the offices of regularly established brokers," said Dick; "but you know I've only been out for myself a few weeks."

"As long as it answers your requirements, what's the difference?" said Carrie.

"No particular difference," replied the young stockbroker. "Have you been in to see Mr. Parkins?"

"Oh, dear no. He's only the junior partner in this firm. We might meet his father, and Charlie might have explanations to make."

The ladies laughed and Dick grinned.

"Did you tell Mr. Parkins that you used his tip?" asked the boy.

"Yes, and he said if I was good he'd let me in on something else by and by," replied Miss Camp.

"You want to be good, then."

"Oh, I'm always good. Look at what he presented me with last night," and she displayed a diamond cluster ring that must have cost \$500.

"I wish I could catch on to something like that," said Venie, enviously.

"Oh, your time will come, Miss Thompson, for you certainly are as fascinating as any girl in the chorus," said Dick, gallantly.

"There, now, Venie, why don't you make up to Mr. Wilbur?" laughed Cassie.

"I would if I thought he'd take me on."

"Thanks, Miss Thompson, but I'm afraid I'd make a poor subject for you to waste your charms upon. Besides, Miss Camp might get jealous, for we're pards in a kind of general way," said Dick, smilingly.

"Cassie seems to capture everything in sight," said Venie, with a jealous note in her voice.

"Why, I haven't captured Mr. Wilbur," protested Miss Camp.

"I guess you've got a string on him, or he wouldn't call you his pard."

Miss Camp laughed gaily, and then Dick said:

"It is half-past twelve, ladies. Will you do me the honor of lunching with me?"

"Why, certainly, Mr. Wilbur. We couldn't think of declining such an invitation," said Miss Camp. "You'll go, won't you, Venie?"

"Like a bird!" replied Miss Thompson.

So Dick put on his hat and escorted his charming visitors to Delmonico's.

The big dining-room was fairly full of brokers when they entered, and in a moment every eye was on them.

The appearance of the chorus ladies created something of a sensation.

Every trader recognized the fact that they were members of the theatrical profession.

Dick was not recognized by any of those present, for he was dressed in a fine suit as befitted his new position in life as a stockbroker.

"Who is that chap?" several brokers inquired. "And he's got a pair of daisies in tow for fair."

"You mean they have him in tow," was the laughing response.

"I wonder what show they belong to?" said a trader.

No one could answer that question.

Dick and his two guests took possession of a table, and from that moment that table became the center of interest in the dining-room.

The young stockbroker ordered a swell lunch, regardless of cost, and everything went as merry with the trio as a marriage bell.

They were half through when Charlie Parkins came in. He immediately spied Dick and the two chorus girls.

With a gasp he recognized Cassie Camp, whom he knew as Tootsie May.

He immediately made a bee-line for the table at which she sat.

"Miss May," he said; "upon my word, this is a surprise!"

"Is it? How interesting! Sit down and make yourself at home. This is my particular friend, Miss Thompson, and this is Mr. Wilbur—don't you remember me introducing you to him uptown a couple of weeks ago?"

Parkins recognized Dick and nodded to him, but the nod was not very cordial.

He didn't like to see his charmer in Dick's company, though it is true the presence of Miss Thompson somewhat softened the shock.

Parkins took the unoccupied chair and ordered his lunch.

He devoted himself assiduously to Miss Camp, which threw Dick entirely on Miss Thompson, a matter of indifference to the young stockbroker, for he had no particular leaning toward either.

The meal was somewhat prolonged, as young Parkins showed no disposition to hurry.

Something happened at last, however, that caused a change in his movements.

This was the appearance of Parkins, Sr., in the room.

The elderly gentleman noticed the ladies at once, and frowned when he saw his son in their society.

He took his seat at a table, called a waiter and sent him with a message to his heir and junior partner.

When Parkins, Jr., read the few words scribbled on the back of the firm's card he gave signs of embarrassment.

He felt that the old gentleman's eye was on him, and he knew what the pater's sentiments were toward show girls, no matter how respectable the ladies might be.

He classed them all as fortune hunters, and he did not propose that his son should be enticed into a marriage with one.

It did not occur to him that a chorus girl might make as good or even a better wife than many of the useless young ladies of his own set.

It was simply a question of caste with him.

Show girls and working girls generally were all very well in their own particular orbits, but he did not believe in any ambitious attempts on their part to rise to a higher social plane.

Parkins, Jr., got up, excused himself on the plea of a business engagement with a gentleman present, and made his way in a sheepish manner to the table where his father sat.

The girls followed his retreat with their eyes, and an amused look on their faces.

"Who is that elderly gentleman, Mr. Wilbur?" asked Cassie.

"That gentleman," replied Dick, with a grin, "is your friend Charlie's father, the head of the firm of Parkins, Cook & Parkins, of Exchange Place."

"Oh!" exclaimed Miss Camp, while Venie laughed so heartily that she had to cover her face with the napkin. "I think we'd better go."

"Very well, if you are ready I am," said Dick.

He picked up the paper the waiter had laid beside his plate, noted the amount and took a couple of bills out of his pocket.

The waiter came forward and took them with the paper on a plate and went off.

He returned presently with the change.

Dick pushed a suitable tip toward him and got up.

Then he and his fair guests left the restaurant.

CHAPTER XI.

DICK GETS AN IMPORTANT COMMISSION.

Dick had hardly got back to his office when Mr. King, his late boss, came in and asked for him.

King was astonished to find that his one-time messenger had a suite of rooms, for he understood from Dick that he only had rented one room.

That was true enough before the young stockbroker had acquired the second office.

Flynn showed the broker in.

"Glad to see you, Mr. King. Take a seat," said Dick, shaking hands with his visitor.

"You must be doing well, Dick," said the broker. "I thought you told me you had but one room."

"That's all I had when I started out, but I found it necessary to add the one outside for the benefit of my few customers," replied Dick.

"Well, I congratulate you on your success. I must confess I was mistaken in my views respecting your venture. I take it all back. You're a boy in a thousand, to my way of thinking."

"Thank you, Mr. King. I appreciate your generous words."

"Don't mention it, my boy; you deserve them. Where did you get that picture over your desk? It's a most appropriate one for a stockbroker's office," and the speaker chuckled. "The person who painted that must have been familiar with Wall Street. And he had a sense of humor, too."

"I picked it up in a Nassau Street store. The dealer did not seem to appreciate the point conveyed by the artist, for he had it thrown behind a lot of cheap etchings, and I got it for a song."

"Well, I called to ask you to do me a favor—a business favor."

"I shall be glad to accommodate you in any way I can, sir."

"I am buying up Northern Railway for a syndicate, and have collared most of it. There is one block, however, it is necessary to get hold of or the plans of the combine may not go through. I have failed to buy it at a figure we are willing to pay, and consequently affairs are blocked for the time being. Now I'm going to put you on the job. Not being a recognized broker, you may perhaps succeed. The block in question consists of 5,000 shares, and it is held by an old man who lives like a recluse out on Long Island. The stock is ruling now at 80, though it's worth a great deal more. We have knocked it down fifteen points in the effort to shake it out on the market; but the drop has had no effect. The old man owns it outright and is not obliged to sell. We will pay 90 for it, or even 95, but as far as we can learn he is standing out for par. It has never been as high as that. Once it went to 98, but its average value has been around 95. Here's the old man's name and address. The hardest part of your job may be to get an in-

terview. I couldn't manage it, nor could the other brokers employed by the syndicate. He declines to receive visitors, particularly anybody connected with Wall Street. Don't try to reach him by scaling the fence, for the grounds are patrolled by a vicious dog who looks capable of making short work of an intruder. If you see him it will only be through diplomacy. Will you undertake the commission? You will be paid well if you succeed. In any case you will be recompensed for your time."

"Yes, sir; I will see what I can do," replied Dick.

"Very good. Call at my office in an hour, and the final arrangements will be ready."

Dick promised to be on hand, and Mr. King went away.

When Dick left Mr. King's office at half-past four he decided to take the next train down to Springdale, and look the ground over before he made any move to secure an interview with Caleb Fairfield, which was the name of the old man who owned the block of Northern Railway stock the syndicate wanted to purchase.

Mr. Fairfield was represented to him as a man with a grouch against the world in general, and Wall Street in particular.

He lived in an old-fashioned house, in the midst of extensive grounds which were surrounded by a stone fence at least eight feet high.

A niece lived with him, and he had two female servants and one old man who acted as coachman, gardener and general factotum.

His income was mainly derived from the semi-annual dividends he received on Northern Railway.

This amounted to about \$18,000 a year, none of which ever returned to Wall Street for reinvestment.

As it didn't cost him over \$5,000 a year, if that, to maintain his country home, it was presumed that he salted the rest in ways known only to himself.

If he bought bonds he didn't buy them in Wall Street, for he hated the financial district worse than Old Nick is alleged to feel toward holy water.

Those facts, and others, had been given to Dick for his guidance, so it is reasonably sure that the young stockbroker carried none of his business cards with him.

It had been arranged that he was to represent himself as a young man who had just come into half a million dollars of hard cash, and was looking for a good safe investment for the money.

He had heard indirectly, he was to say, that Mr. Fairfield had a block of Northern Railway worth nearly half a million, which he might be willing to dispose of.

If he would sell at private sale, thereby saving the broker's commission to both himself and the purchaser, his young visitor might make the deal.

That was the scheme, as outlined, to get possession of the stock in the interest of the syndicate, but Dick would probably have to be largely guided by circumstances.

Thus was Dick drawn into participating in a Wall Street game of cunning.

Under the spur of executing an important commission—important to him, for if successful he would earn a commission of \$625—he did not realize that the role assigned to him was one of deception.

He took the 5.45 train out of the Long Island depot, and an hour later reached the village of Springdale.

He inquired of the station agent where Adam Fairfield lived, and learned that the old man's property was about a mile out of the village on the country road.

The road in question crossed the railroad tracks, and by following it he could not miss the place from the description he got of it.

"I'll run down there and take a look at it," he said to himself. "I'll have time to do that before dark. Maybe I can get an interview with the old chap right away. If I don't think it advisable to chance it I'll wait till the morning."

So he started off down the road at a swinging gait to which he was accustomed during his messenger days.

The road led him through the main street of the village, and he passed an inn at which he determined to put up for the night on his return.

He attracted some attention as he passed along, for he was recognized as a stranger, and the people wondered who he was, and where he was bound.

He had covered the greater part of the distance when he came to the junction where a branch road joined the one he had been directed to follow.

He took the branch because it seemed the more direct of the two, and did not find out his error till he was overtaken by a man in a wagon of whom he inquired how much further he had to go to reach Mr. Fairfield's house.

"Why, Fairfield's place is on the county road," replied the man.

"Well, this is the county road, isn't it?" said Dick.

"No, this is the road to Coldstream. You should have kept straight on when you reached the junction of the roads."

"This road struck me as the straightest of the two," said Dick, greatly vexed at the mistake he had made. "I'll have to go back now, and that means loss of time."

"You needn't go back to reach Fairfield's house. Just cut across that field to that big tree yonder. Then you'll see a lane ahead of you. Follow the lane and it will bring you out on the county road about a quarter of a mile this side of the place you are bound for. Are you a friend of the old man's?"

"No; I wish to see him on a business errand," replied Dick.

"Well, do as I tell you and it will save you a two-mile walk."

Dick thanked the man for the information and proceeded to avail himself of it.

In ten minutes he reached the tree, and saw the lane before him.

About a quarter of a mile to the right he saw the cupola of a house peeping above the tops of the trees.

"I wonder if that is the Fairfield house?" he said to himself. "Very likely it is. Well, it won't take me long to reach it now."

He jumped over the fence into the lane and started along it.

Suddenly there was a rustle in the bushes, and two men jumped out into the lane and barred his further progress.

Each had a cudgel in his hand and their attitude looked menacing.

CHAPTER XII.

THE BURGLARS.

Dick stopped and looked at them.

"Hand over your brads, young fellow," said one of them, shaking his club in a significant way.

"What's that?" exclaimed Dick.

"Cough up your dough," said the other.

"My what?"

"Your money; don't you understand United States?"

"So you're a pair of highwaymen, eh?" said Dick, who was by no means disposed to oblige the rascals.

"Never mind what we are. Produce."

As Dick carried a check of considerable value on his person he did not propose to be robbed if he could help it.

It is true the check would be of no use to the crooks, if they got hold of it, but its loss would seriously interfere with the mission he was bound on.

The fellows advanced upon him.

Dick stooped, picked up a stone and let it drive at one of the men.

It landed on his chest and he uttered a howl of pain.

Taking advantage of their momentary confusion, Dick ran to the side fence, sprang over it and—landed almost in the arms of another man, who also had a club.

He made a blow at the young stockbroker.

Dick deftly caught the descending cudgel, pulled it out of the rascal's hand, and punched him in the stomach with the end of it.

As the fellow doubled up with an imprecation he darted off across the field and into a nearby wood.

The three men, breathing vengeance, followed fast on his trail.

Dick ran blindly on, the ground descending into a sort of dell through which ran a shallow stream.

He heard the rascals in hot pursuit, and he followed the stream in the direction he believed the road lay.

Presently a small story and a half hut rose before him, and Dick stopped to listen.

The men were crashing through the bushes near at hand.

Apparently they were able to make better progress through the wood than he was doing.

At the rate they were coming on they were almost sure to catch him before he could reach the road, the exact location of which the boy had not the least idea.

On the spur of the moment he darted into the hut, and up the ladder he saw in the corner.

The next moment the men dashed into the open space and then stopped to listen.

Not hearing any sound of his retreating steps, they started to beat around among the bushes, thinking he might be hidden close by, but met with no results.

Finally they desisted and gathered about the door of the hut.

"He's got away," said the chap Dick had hit with the stone. "Blame him! I'd like to have got my hands on him. He nearly broke one of my ribs."

"And he punched me in the stomach," growled the shorter of the other two.

Dick, from the opening above the ladder, heard all the men said, and he hoped that the idea would not occur to them that he was hiding in the hut, and investigate the loft.

Apparently it didn't, though they came inside and began moving around.

"Bring out the grub, Spotty, and we'll have our supper. Then we'll finish our plans for cracking the old man's crib to-night. We've fixed the dog, so I opine the coast will be clear."

The eatables, consisting of a number of meat sandwiches, a whole pie and two large bottles of beer were produced, and the men proceeded to dispose of the provender standing up, talking during their repast of the enterprise they intended to engage in that night.

This, as the concealed young stockbroker discovered, was nothing more or less than the burglary of Mr. Fairfield's house.

Dick listened to all that passed between the fellows, and decided that it was up to him to put a spoke in their plans and save the Fairfield home from being robbed that night.

But Dick couldn't make a move until the rascals left the hut.

It was a tiresome job for the young New Yorker to watch and wait on the movements of the burglars.

At last one of the rascals said he guessed it was time to make a move, and the others agreed with him.

In a few minutes they left the hut and started for the scene of action.

Dick immediately slipped down the ladder and went to the door.

He heard their receding voices and followed them.

Inside of fifteen minutes the wall around the Fairfield property came in sight, and Dick watched the rascals clamber over it one by one with each other's aid.

Then the boy awoke to the fact that the wall was too high for him to surmount without a boost of some kind.

There were many stones in the immediate vicinity, and he began to pile them up to form a heap tall enough for the purpose.

He lost considerable time this way, for it took many stones to accomplish the object, and the pile was so unstable that on the first two attempts it fell asunder under his weight, and he had each time to rebuild the pyramid.

The third effort proved successful, though the stones did give way as he gripped the top of the wall.

But he clung on and finally succeeded in pulling himself up and straddling it.

To jump down on the other side was the work of a moment, and then he hurried over to the house.

The burglars were not in sight, and he looked to see where they had effected their entrance.

He soon found that they had forced a back door which led into the kitchen.

He walked in and listened.

Hearing no sound he struck a match, and seeing a lamp on a shelf, he lighted it, and then started on a tour of investigation, after removing his shoes.

Passing along the hall where the stairway led upstairs,

he heard sounds in one of the rooms, the door of which stood slightly ajar.

With great caution he looked in and saw the three burglars stripping the apartment of the portable articles of value.

He noticed that the key stood in the lock.

With the idea of locking them in there he softly shut the door and turned the key, then he hurried upstairs to the first landing.

Judging that the old man occupied the front room, he began knocking softly on the door.

In a moment or two the door was opened and he was face to face in the dark with Caleb Fairfield.

"I want to see Mr. Fairfield," said Dick.

"That's my name; but who are you?" asked the old man, suspiciously. "You do not belong here. How did you get in the house, and what brings you here at this hour?"

"Let me come in and I will explain," answered Dick.

Mr. Fairfield hesitated, but seeing the person was a boy, he said: "Come in."

Dick entered and the old man immediately locked the door.

"Wait till I strike a light," he said.

Mr. Fairfield soon lit a lamp with a match ready at hand.

Then he held it up and let the light shine on the person of the young stockbroker.

"You are a stranger to me and to this neighborhood," he said. "Who are you, and why are you here in my house at such a late hour?"

"My name is Richard Wilbur. I belong in New York City. I came out here on business this afternoon. In a way which I will explain later I found out that your house was to be robbed to-night."

"Robbed!" exclaimed Mr. Fairfield, in a startled tone.

"Yes. The thieves are below in your parlor at this moment, stripping it of its valuables. I have locked them in there. We must capture them and then notify the village police. Have you a revolver?"

The old man was quite staggered by the news.

He put down the lamp and went to his bed in the alcove, and from under his pillow drew out a Colt's revolver, which is a formidable looking weapon.

"I will go downstairs with you," he said.

They went down and the old man listened a moment at the keyhole.

He drew Dick aside.

"Young man, I believe you are a friend, and I thank you for coming to my aid. Take this weapon and stand guard while I go upstairs and telephone to the village. I have a private wire running to the constable's house. I will arouse him and get him out here with such assistance as he can collect in a hurry."

Mr. Fairfield came downstairs after five minutes, partly dressed with a club in his hand.

"Unlock the door," he said, "and then stand back and wait till something happens."

Five minutes later the burglars, having cleaned out the room, started to leave.

One of them opened the door and walked out into the hall.

Whack!

The old man brought the club down and he dropped senseless.

The other two uttered exclamations of consternation and started back.

Dick stepped forward and covered them with the revolver.

"Drop those bags and throw up your hands!" he cried.

They dropped the bags and held up their arms in fright.

"Keep them there till I get a rope," said Mr. Fairfield.

He went into the kitchen and returned with some pieces of clothesline.

While Dick threatened the burglars with the weapon, the old man bound them.

Then Dick explained more fully to Mr. Fairfield the circumstances leading up to the robbery.

The old man thanked him again for his timely assistance, and assured him he would not forget the obligation.

At that moment they heard the clang of the gate bell.

"Run to the gate and open it for the constables," said Mr. Fairfield, letting him out at the front door.

The officers were presently in the house, and the case explained to them.

They handcuffed the three thieves and took them away with them to the village lock-up.

The old man then furnished Dick with a substantial cold meal, after which he showed him to a spare room, and there the young stockbroker slept till aroused by Mr. Fairfield in the morning.

CHAPTER XIII.

DICK EXECUTES HIS COMMISSION.

After breakfast Mr. Fairfield took Dick into his library at the back of the parlor.

"Now, Mr. Wilbur, how can I recompense you for the great service you have rendered me?" said the old man when they were seated.

"I understand that you own 5,000 shares of Northern Railway stock," said Dick.

"How did you learn that?" Mr. Fairfield said, looking at him sharply.

"I learned it in Wall Street. My object in coming here was to call on you and see if I could buy the stock from you at, say, 90."

"Were you sent here by a representative of the syndicate that is after it?"

To deny the fact was to tell a lie, and Dick could not do that even if he spoiled his prospects of putting the deal through.

So he admitted that he had been sent to buy the stock if he could get it.

"Are you a clerk in the office of a broker?" asked Mr. Fairfield.

"No, sir; I have just started in business for myself. My old employer put this commission in my way. It means \$625 to me if I get the stock, and it will be something of a feather in my cap, too, to earn it. Of course if you do not mean to sell, at what the syndicate is willing to pay, that ends the matter."

"Young man, I have been holding out for 100. However, I am willing to come down two points. I will sell it

through you at 98. Send your employer word to that effect. There is telephone service in the village. You can easily reach Wall Street and state my figure. If the syndicate accepts, I will close with you."

Dick was driven into the village by the coachman, and the old man went along, for they both had to appear against the burglars.

The examination was short, and the justice held the crooks for trial, ordering them to be taken to the county jail.

They were subsequently tried, convicted and sentenced to a long term in prison.

Dick and the old man were then driven to the inn, where there was a public telephone.

The young stockbroker communicated with Mr. King's office and got the broker on the wire.

"I secured an interview with Mr. Fairfield, and he has consented to sell for 98, but that is his lowest terms. You can't possibly do any better," said Dick.

"All right, Dick. I'll have to consult with my principals. Where are you telephoning from?" asked Mr. King.

"The village inn."

"Stay around and I'll call you up in course of an hour or less."

He reported to Mr. Fairfield, and the old man said he would wait in the village.

Three-quarters of an hour later Mr. King telephoned Dick that the syndicate accepted Mr. Fairfield's terms.

"Close the deal at that price, and pay him the certified check you have on account," said the broker.

Mr. Fairfield took Dick back to his house, and they closed the matter in the library, after which the boy took dinner with the old man.

Dick took the 4.45 train back to the city.

Next day Dick returned to Springdale, called on Mr. Fairfield, paid him the rest of the money in a certified check, and returned to New York with the certificates of Northern Railway stock, which he delivered to Mr. King, who then paid him the commission on the transaction.

On the following day Mr. Fairfield visited Wall Street for the first time in years to collect his checks.

He opened an account at the bank with his \$490,000, and then he looked up the office of Stockbroker Dick.

They had a long talk together, for the old man showed a very friendly feeling toward the boy.

CHAPTER XIV.

CONCLUSION.

Cassie Camp, whose true name Parkins finally learned, had been teasing him for another tip, and Parkins, Jr., had an idea she meant to pass it on to Dick, whom he imagined was uncommonly friendly with the chorus girl.

He decided to give her a fake tip.

If she gave it to Dick the latter would get caught.

A few evenings later, just before dinner, Cassie knocked at Dick's door.

"I've got another tip at last, Mr. Wilbur. I've only got \$200 left, but you can invest that for me, and go in as far as you want yourself."

She handed him the money, which he took and put in his pocket.

"Now what's the tip, Miss Camp?" he asked.

"A syndicate is buying up Kentucky Central to corner and boom it," she said. "Charlie told me to buy all I could of it, but on no account to tell anybody, least of all you."

"Well, Miss Camp, I'm afraid you shouldn't have thus betrayed Mr. Parkins' confidence. It isn't just right to do that. If he hadn't asked you to promise not to tell, it would have been all right. However, since you've let it out, I cannot afford to let a good thing get by me."

Next morning he bought 50 shares of Kentucky Central for Cassie, advancing the additional \$300, and 4,000 shares for himself, at 90.

In a few days, to his consternation, the stock dropped steadily down toward 80.

The result was he had to put up \$40,000 more to save himself, and \$500 more to protect Cassie.

That left him with about \$3,000 cash on hand.

The price continued to drop, and matters looked extremely serious.

When the stock was down to 75 he had a hasty visit from Ben about noon.

"Dick," he said, earnestly, "are you in on Kentucky Central?"

"Yes; why did you ask?" answered Dick.

"I'll tell you. I heard a young trader named Parkins talking to two other brokers a little while ago. Parkins said he had sent you a fake tip through a show girl who boards at the same place you do, and that he had learned you had bitten at it and bought 4,000 shares at the market. His firm had then organized a pool to squeeze you and others who might be interested in the stock."

Dick drew a long breath.

"Gracious!" he exclaimed. "I have \$80,000 up on the stock, about every cent I own. If they get it down to 70 I'm a gone coon."

How was he going to save himself?

Then he thought of old Caleb Fairfield, of Springdale.

"I'll go down and see him. Maybe he'll help me. Another \$40,000 would save me, I'm sure, for I don't believe the Parkins crowd can force that stock down lower than twenty points altogether, or twenty-five at the outside," he thought.

He could catch the 2.45 train easily, so he went to lunch and then to the depot in Brooklyn.

He reached Springdale about four and went straight to the Fairfield home.

He was admitted at once by the gardener, and the old man met him on the porch.

Dick lost no time in explaining the position in which he stood.

Mr. Fairfield listened attentively.

It happened that the old man knew that there was a large amount of Kentucky Central stock held by a trust company in which he was financially interested.

This stock would under no circumstances be put on the market.

A little figuring showed him about how much real stock was on the market.

Next morning Dick and the old man went to New York, and they visited the trust company together.

They had an interview with the president, satisfactory to both.

On leaving the trust company Dick visited several big brokers and gave them orders to buy all the Kentucky Central offered in the Exchange.

The result was that the Parkins combine quit selling after they discovered that outsiders were taking in their offerings, and the price began to go up.

As it went up other traders sold some and Dick's brokers gathered it in.

Three days later Dick had cornered nearly all that was on the market and sent the price to par, or ten points above what he had paid for his 4,000 shares.

In the meantime the Parkins crowd were unable to buy in the shares necessary to make their deliveries, and that put them in a hole with Dick to the extent of some 15,000 shares, which they had sold to his brokers at 76, and which was now worth 100.

Dick called on Parkins, Sr., to come up.

Parkins couldn't get the stock to hand over.

Then Dick offered to sell him and his associates the 15,000 at 100, agreeing not to push the price higher.

Parkins had to agree, and it cost the bunch a loss right there of \$375,000.

Then Dick threw the 15,000 shares on the market in 5,000 lots, and followed it up with the rest his brokers had bought, and as a result the market went to smash, and the price rushed to 85 in a quarter of an hour.

The young stockbroker came out of the fight \$40,000 ahead on his own deal.

The bulk of the profit, however, went to Fairfield, who collared half a million out of it, and he presented Dick with ten per cent. of that, or \$50,000.

The total result was that young Parkins instead of putting Dick out of business, put over \$100,000 in the young stockbroker's pocket, while he and his firm lost \$400,000 cold cash.

As for Cassie Camp, she made \$500, but lost Dick's friendship, and incidentally Mrs. Simpson lost the young man as a boarder.

From that time Dick's fortunate star continued to rise, and customers came to him right along, which fact soon obliged him to get a better suite of offices to carry on his growing business in.

To-day Stockbroker Dick, as he is widely known, is an important figure in Wall Street, and the lady who rules his home was once Bessie Taylor.

His most cheerful remembrance is of the time when he defeated the Parkins clique and broke the Wall Street market.

Next week's issue will contain "ON THE JOB; OR, TOM TAYLOR'S LUCKY VENTURE."

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GOOD STORIES.

The French Academy has received from the Comte de Lovenjoul a priceless collection of letters written by Balzac. The story of his acquisition of these letters is as follows: One day he saw a cobbler light his pipe with a twisted letter. The ink on the paper thereof was faded, but the handwriting interested the collector. He had recognized the great novelist's script, and straightway bought the letter for a napoleon. The cobbler then informed the count that he had bought a barrel of these letters as waste paper, which he used for wrapping shoes when he was not lighting his pipe. And that is the history of the Academy's Balzac Letters.

Robert Dulwich, who has traveled extensively in the lesser known regions of the Himalaya, gives an interesting account of a native sect known as the Tharys who have some curious practices. The sect are worshippers of the goddess Kali. They believe either in self-destruction or in the sacrifice of one of their fingers to appease the deity. Thus it comes about that when the eldest member of a family is married the unhappy mother is expected to cut off the first two joints of the last two fingers of her hand. Princesses and other smart people in this remarkable sect are allowed to offer a substitute of finger joints, modeled in gold.

An interesting personage in Paris is M. Henri Pol, who is known as "le charmeur d'oiseaux." He has recently retired from the postoffice and has received from the Ministry of Agriculture a medal. That the Department of Agriculture should recognize the work of M. Pol is appropriate, for in feeding the birds M. Pol is assisting agriculture far more than the ordinary rural dweller is inclined to admit. M. Pol has trained the birds to take crumbs of bread from his hand, and they knew him so well and confided so in him that they would frequently follow him from the Tuilleries to the postoffice. M. Pol is sixty-six years old, and before he became interested in the birds his pastime was angling.

The perfection of Spanish horsemanship is to be seen among the vaqueros, ganaderos, or garrochistas, by which various names the mounted herdsmen of the Andalusian plains are known—in brief what we should call a cowboy. Every farm seems to maintain a large number of these, for each herd, flock, or drove has its own herdsmen, goatherd, or swineherd, as the case may be. The vaqueros are a fine-looking lot of men. Tall, thin, light, and loosely made, they look ideal horsemen—as, in point of fact they are, though their mounts

are poor. The vaquero rides very high on a huge saddle, with a long stirrup and straight leg, using a single rein and a very heavy curb; but he has such beautiful hands that, although using this barbarous bit, he never cuts his horse's mouth about. It is different with the animal's sides, however, for he uses his spurs without mercy, and the white horses—of which there are a large number—all have ominous red stains behind the girths. All the herdsmen who look after cattle carry a long lance, called a garrocha, of thick and heavy wood, which, except when standing still, they always carry "in rest" and not "at the carry," presumably on account of its great length and possibly its weight. With this weapon, in the use of which he acquires amazing dexterity, the garrochista is able to control the most unruly brutes in his herd, not excepting the savage-fighting bull.

JOKES AND JESTS.

Daughter—But I don't intend to marry yet; I want to study.
Mother—Absurd! The men will only think less of you in the end if you know much.
Daughter—Oh, now, mamma! You always expect other men to be like papa!

"Say, papa," asked the inquisitive kid, "what is a pathologist?"
"A pathologist, my son? Why, he's a man who lays out paths in the parks and elsewhere, my boy. Now run along and don't bother papa any more; he's very busy."

They met again at the same old seaside resort. "Your face looks familiar," he said; "weren't we engaged last season?"
Her face brightened instantly. "That's just what we were!" she cried gleefully; "I knew I had captured nine that season, but I could only account for eight until you spoke."

At the commencement exercises of Abbott Academy, Mass., Professor Smith told the young ladies that while he was not prepared to send them forth as captains in the social ship, there never would be any difficulty in their finding situations as first mates. They can always command "smacks."

At the fresh-air farm, one of the latest arrivals from the congested district was undergoing expert treatment for numerous bee-stings. "I trust that hereafter you'll never try to capture another bee," said the nurse. "Oh, I'd have got him all right," said the patient, "if he hadn't called out de reserves on me!"

The following notice was lately fixed, says a London contemporary, to a church door in Hertfordshire, and read in the church: "This is to give notice, that no person is to be buried in this churchyard, but those living in the parish; and those who wish to be buried are requested to apply to the parish clerk."

The city man was jogging on toward the summer boarding house in a rickety old wagon. The driver was glum and far from entertaining, and the city man felt rather lonely. "Fine field over there?" he ventured after a long silence. "Fine," grunted the driver. "Who owns it?" "Old man Bitt." "Old man Bitt, eh? Who are those children stacking up hay?" "Old man Bitt's boys." "And what is his idea in having them out there in the field such a hot day?" "Waal, I reckon he thinks every little Bitt helps, stranger. Anything else you want to know? Get up there, hosses."

THE MARINER GUEST

By John Sherman.

On a Wednesday, in the month of June, in the year 1847, a strange character entered the little wayside inn known as "The Lighthouse Shades," and located in the suburbs of a thriving town on the Cape.

He was upward of seventy years of age, although his hair had turned but little, and hung in long, wavy locks upon his shoulders. A stick did duty for one of his legs from the knee down, and he stumped about by the aid of a blackthorn carried in his right hand—for his left arm was missing—as lively as anybody could.

Over his right eye was a green glass, held there by the frame to a pair of goggles from which the other glass had been removed, and it gave him a strange, uncouth appearance, somewhat like a dog with a "watch-eye."

In his mouth was a short clay pipe turned upside down, and strapped upon his back was a small black bag, evidently containing his surplus wearing apparel.

Five feet would have measured his height easily, but what he lacked in length was made up in breadth and thickness, for although not what is usually termed fat, he was nearly as broad as he was long, being muscular and deep-chested to a surprising degree.

I was standing behind the little desk, or bench, which did duty for both office and bar, when he entered, and was not a little startled by the strange appearance he made.

"Youngster!" he cried, in a hoarse voice which sounded more like a fog-horn than anything else. "What's yer tiller, eh? What name d'ye steer by, eh?"

"My name?" I asked doubtfully.

"Ay, ay, so be it! yer name."

"John," I replied, wondering how my name could possibly interest him.

"John, eh?" he said, grinning; and laying his cane upon the bar, he slung the bag from his shoulder, took his pipe from his mouth, and leaned up against the railing. "John, eh? Well, John's all right, only 'tain't enough; what's the t'other one, eh?"

"Smith," I replied laconically.

"Avast, there, sonny! No sailin' under false colors when Ben Burly hails, or he'll overhaul ye, sure!"

However, I speedily satisfied him that John Smith was my correct name, and he seemed greatly pleased that it was so, and more particularly delighted to learn that my father had been landlord of the "Lighthouse Shades" for the past five years.

"Didn't an old hulk named Summer keep this 'ere port afore yer dad, John?" he asked familiarly, but I did not know, and had to go and ask my mother, for she and I had run the place since my father had been lost in a gale off the coast, and when I told the stranger that the former proprietor's name was Summer, and that he was dead, he gave a sigh of relief and said:

"That's good news, John. Summer was no good; he'd got a hunk o' metal in his compass, an' never steered the same course more'n one straight watch. I'm glad Davy's got him, an' I hope he'll keep him. How old are ye, John, eh?"

"Sixteen," I replied.

"Well, gimme some whisky an' a little 'lasses to sweeten it," and he threw a heavy gold coin upon the bar.

"Keep that till I've drank it up," he said, "an' then ax fur more; I've got lots of 'em."

He wanted a room, and I gave him one, and he used to sit up

there nearly all day, generally coming down into the office about two or three o'clock in the afternoon, when he would sit around and drink and smoke until late in the evening, when he would take a fresh bottle of liquor and start for his "cabin," as he called it.

Weeks and months went by and still he remained, never showing any signs of a desire to leave, nor his supply of gold seem to diminish in the slightest degree.

Occasionally—four or five times I think—during the year he was with us, he would start out very early in the morning, and tramp into town, and then he would be gone all day, and I would not see anything of him until late at night, when he would hobble back from the village, and, oh! how drunk he would be. What was strange to me was, that the only times he ever got drunk were when he went upon those trips; and I grew to believe that he went away for that purpose, notwithstanding the great quantity of liquor which he drank constantly.

Nearly a year had gone by since the day he had arrived, when Old Ben was suddenly taken sick, and for a week it did not seem possible for him to recover.

But he did, for, from that time on, he mended slowly, although he had rheumatism so severely in his good leg, that it was absolutely impossible for him to walk, and he used to lie there in his room yelling at the top of his voice, and calling for whisky constantly.

That sort of thing had gone on for nearly a month, and for the first time since he had been at the Lighthouse Shades he had not settled his bill at the end of each week; and so one day I asked him if his money was all gone.

How he did swear then.

I started to leave the room, but he called me back.

"Ain't I allers paid ye?" he yelled, and before I had time to acknowledge that he had, he dropped his voice to a low whisper, and added:

"John, see if anybody's nigh enough ter that bulkhead ter hear what I say; I've got something ter tell yer."

I went to the door and looked out, and told him there was no one there.

"Haul up close so ye kin hear me," he said, in a horse whisper. "Kim around onto my sta'board side, so I kin grapple ye ef ye try ter sheer off; that's right—now lay to and pay attention."

Somehow I felt as though something important was about to be told me, and a thrill went through me as I obeyed him.

"John," he said, "I believe yer a good lad, and so I'm goin' ter make ye my heir, but ye must first promise—swear by every oath ye know—that ye'll never betray the secret I'm goin' to tell ye."

"I swear," I said, solemnly, "by the memory of my father."

"Good!" cried Ben. "I believe ye'll keep the oath. Now listen," and his voice sunk to a low whisper, hardly audible even to me.

"D'ye know where that old stone house stands, about four 'r five knots t'other side o' town, ther one as hasn't been live in fur a darn sight longer 'n ye kin remember, cos it's haunted?"

I nodded with a shudder creeping through my veins, for he had referred to a place that had been the terror of every boy in the neighborhood for many years.

The old stone house, it was called, and it stood on the top of the bluff overlooking the bay.

Tradition said that it had been built by Red Rufus, a notorious pirate, who had flourished about forty-five or fifty years before, and was used by him as a headquarters where he put on the garb of respectability at times, and lived like a retired sea captain. Indeed, the community never suspected his real vocation until one day a frigate had sailed into the bay, and several boat loads of men had come ashore and forced an entrance into

the old stone house, where Rufus was supposed by the neighborhood to be at that time.

But they found nothing but evidence. Rufus himself, together with a companion who was always with him, had mysteriously disappeared, and not a trace of them could be found, although the house was thoroughly searched, and so they carried away everything of value, and left the house a wreck of its former self.

After that strange things happened. Lights could be seen in the old stone house during the night, and occasionally a gruff voice singing a sea song, but when the neighborhood searched the place again nothing was found, and so it came to be believed that Red Rufus was dead, and haunted his old quarters to frighten others away. If that were so, he succeeded, for ere long no one would go near the place after dark.

Therefore, when old Ben asked me if I knew where the old stone house was, I shuddered as I told him that I did.

His next remark, however, nearly took my breath away.

"I want yer to go there fur me ter-night," he said.

"Go there! To-night!" I exclaimed.

"Sh-she-sh! Ease off a little on that voice, John. Yes, ter-night. Ye ain't afeard, air ye? Ther old house ain't haunted no more'n you air."

I looked incredulous.

"Red Ruf's only been dead 'bout ten years—I know, cos I was told how and when he pegged out. My name ain't Ben Burly, either, but it was the name the feller sailed under what got the best o' Red Ruf after the clipper was lost and the house stove in by the frigate's men, and when ye told me that Summer war dead, I jest thought I'd clap on all sail under that flag myself.

"Ye see, John, Ruf an' me was together in ther old house when the cusses kim to grapple onto us—er leastwise enter him, 'cos they didn't know me from a belayin' pin—my name's Hatch, John. Well, away down under the main hold—leastwise cellar, of ther old house, thar's another one, and ye hafter go way up ter the top of ther house and then go down a secret ladder between the bulkheads ter git there—d'ye see, John?"

I nodded, and he went on.

"Ruf an' I were good friends until after we had the row 'bout a week after the house was sacked. We used ter live in ther old house together afore they found him out, 'cos we liked each other, an' after that we had ter.

"Well, down in that cellar under t'other one is where I want ye to go."

"What for?" I asked.

"What for! Sufferin' Neptune, don't ye see? Why, boy, there's more gold in that cellar than ye could pile into this room, and I want ye to bring me some, and when I'm gone, an' don't want no more all the rest of it's yours—eh? What d'ye think o' that? Will ye go?"

"I'll go, Ben, but I won't go alone. I'll take my uncle with me, and he'll keep just as secret as I will."

For a long time old Ben swore at me, and called me all the names in the calendar, but I steadfastly refused to go alone, and so at last, with a growl of discontent, he consented to my plan.

"Ther place is 'bout as big as this here room. There's a heap o' bones—Ben Burly's bones, ye know—on one side of the room. They allers rattle when I go there, an' I have ter ballast purty heavy with whisky ter keep from goin' about, and startin' off on ther other tack afore I load up with gold when I go there. I want ye to go there to-morrow, John, and ter-night when ye bring me up the liquor before goin' ter bed I'll tell ye just how to find the gold."

That night when I took him the bottle he was dead, and sev-

eral months went by before I had made up my mind to brave the terrors of the old stone house.

At last, however, I did. My uncle had returned from his cruise, and I told him the story as it had been told me, and we agreed to go that night to find the gold.

As soon as it was dark we started, having provided ourselves with a lantern and a few bags in which to carry the gold.

It was nearly ten o'clock when we stopped our horse in front of the old stone house and prepared to enter.

This task we found to be easy enough, and we were soon inside the house.

I lighted the lantern and we approached that part of the structure where the hidden stairs, or ladder, was located.

Sure enough, we found it exactly as old Ben had said we would—near the top of the house. It was constructed between the outer wall and a partition, and was nothing more nor less than a stationary ladder built in.

My uncle took the lead with the lantern, and we went down, down, until I thought the bottom would never be reached.

At last, however, I heard him say:

"All right, John, here's bottom," and in an instant more I joined him on the rocky bottom of the cellar.

There before us was a human skeleton, with its ankles, wrists and waist encircled by iron bands, which were part of a huge chain fastened to the wall. Near it was an overturned jar that had probably contained water once, but there was no doubt in our minds as we looked, but that the poor fellow had been fastened there and left to perish of hunger and thirst.

Suddenly my uncle cried out excitedly, and I saw him spring forward and bury his hands in a chest full of gold coins of all values.

It stood by the skeleton's side, and one hand was on the edge, as if to rest there, but oh! how worthless was all that wealth to him when starving; dying in sight of a fortune!

We filled our bags with all the gold we could carry without perceptibly diminishing the supply, and then took our way up the ladder again, knowing that we could return at any time for more.

As I was about leaving the cellar I saw an old account book half hidden beneath the overturned water-jar, and I took it and carried it away with me.

Later I examined it and found it to be filled with strange signs and figures, but on the back leaves I found the following entry:

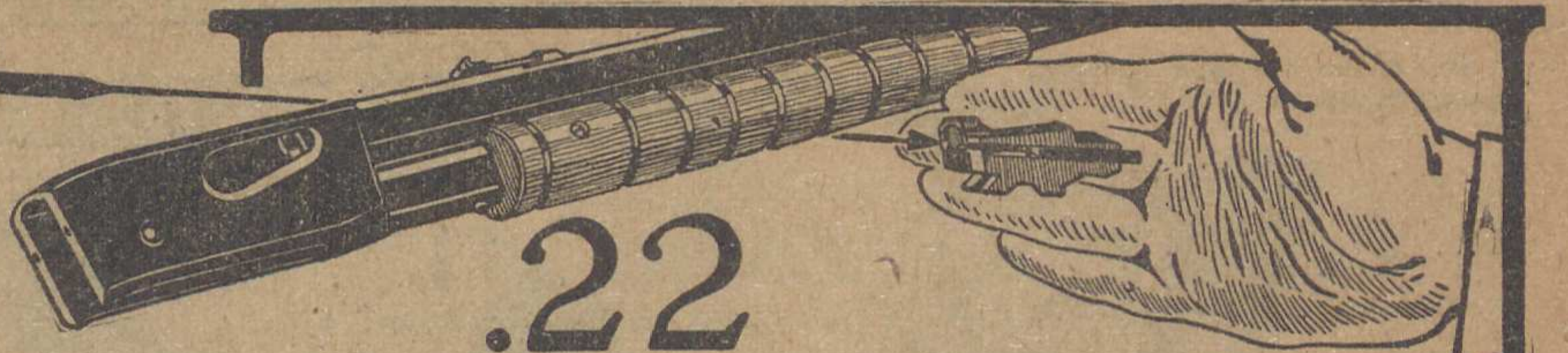
"I, Red Rufus, am starving to death in my own cellar, betrayed by my most trusted friend, Ben Burly. Last night he drugged me in my sleep and brought me here and chained me to the wall; and when I begged him to release me he only laughed at me. I told him he could have all the gold if he would let me live, but he only jeered the more, and told me the gold was mine. I can reach it from where I sit, but it can do me no good. Many have perished that I might get it, and now that I have it, I perish. Ben Burly has foully murdered me, and he says he is going to open an inn near the town and take the name of Summer. If my bones are found before he dies, let him be hung for my murder. Those whom I have wronged are all revenged now, and I have but one hope—that I will be revenged. When Broad Bill returns, he will look for me, and if he does not find me, he will look for Ben Burly, and Ben will have to tell him where I am, or die—unless the gold proves too much for Bill."

That was all.

Later, my uncle and I removed all the gold, and gave the bones a decent burial. They were all that was left of Red Rufus, but we always referred to them as Ben Burly's bones.



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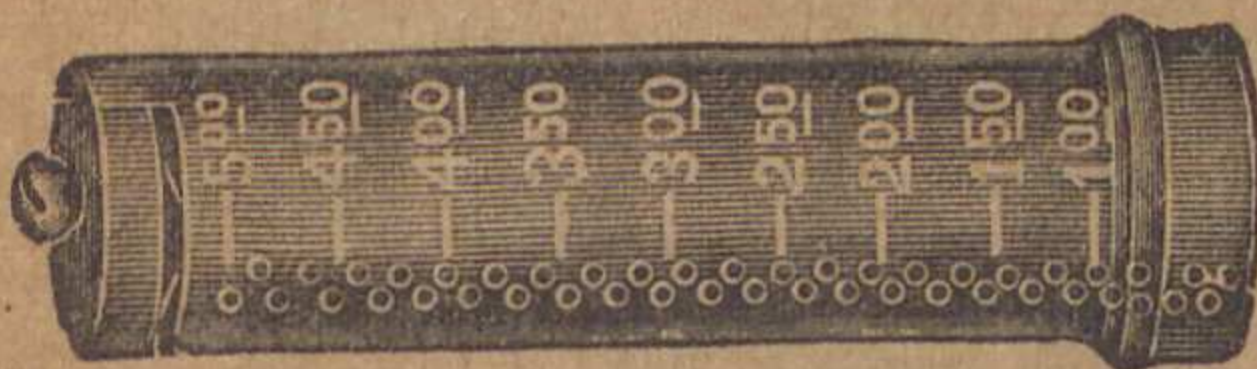
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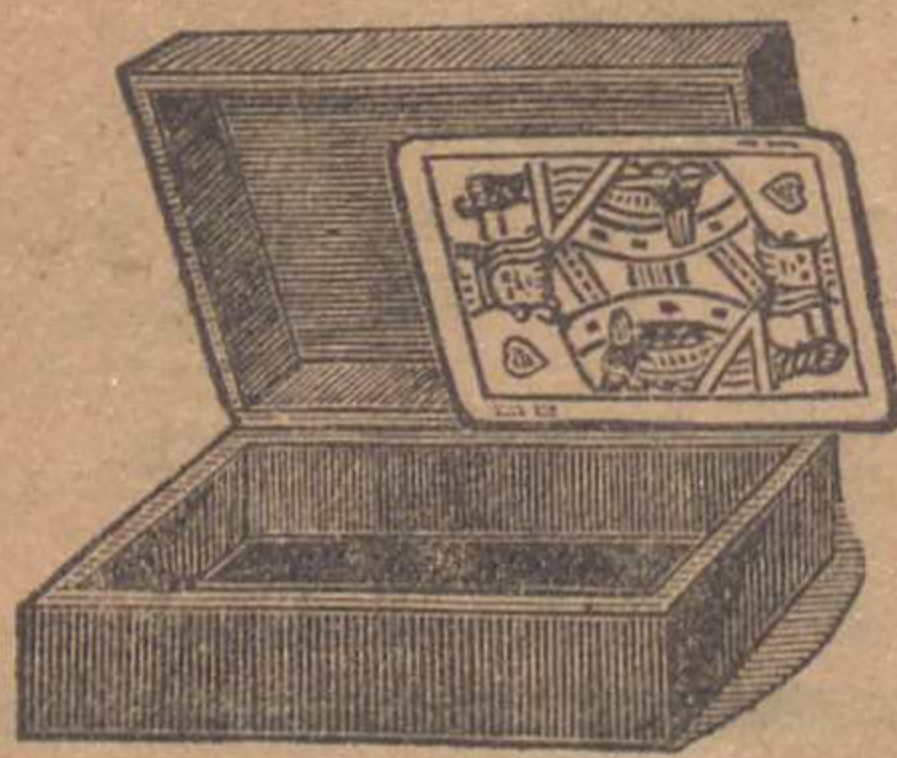
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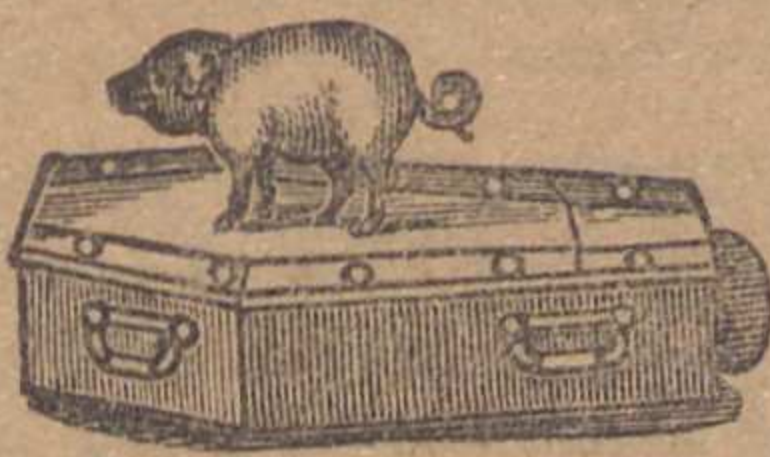


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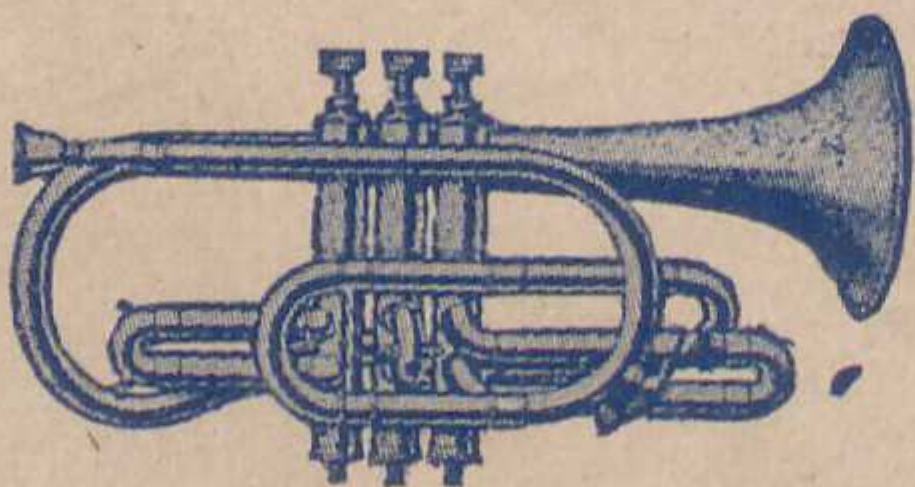
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